



Prince George's County Government

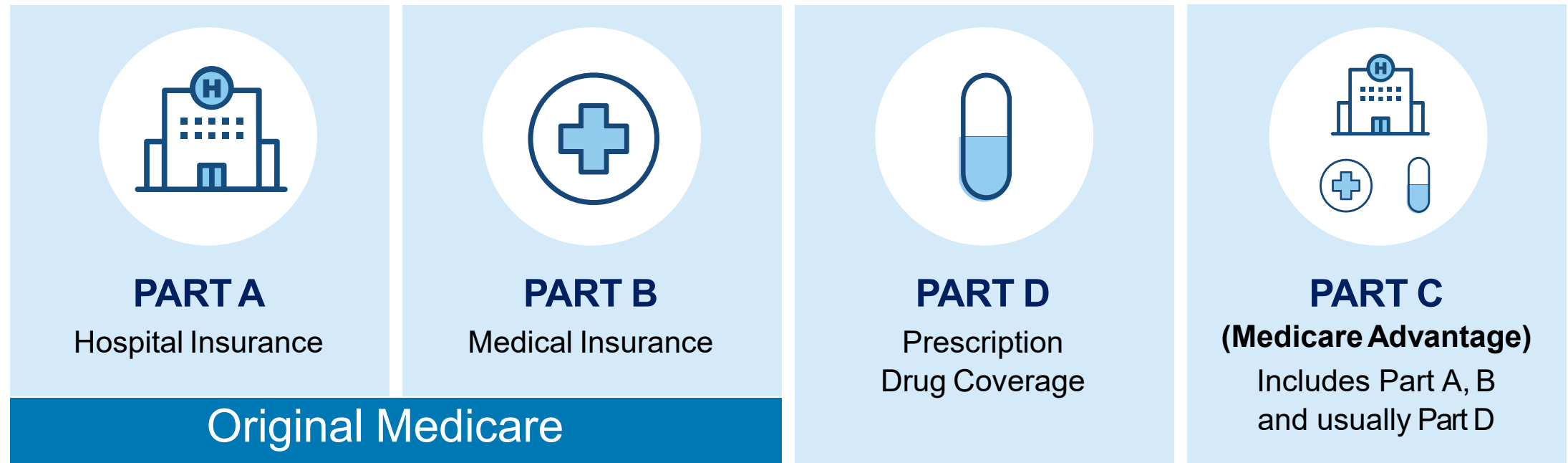
Medicare 101 Presented by Kaiser Permanente



Understanding the Basics of Medicare

What is Medicare?

- Medicare is a federally funded health insurance program.
- Medicare was established in 1965.
- Medicare is administered by the Centers for Medicare & Medicaid Services (CMS).
- Medicare includes 4 parts:



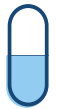
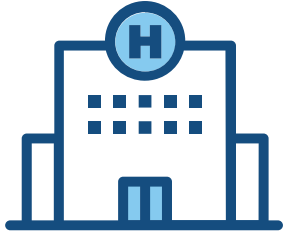
Who Can Enroll in Medicare?

You're eligible to join Medicare if:

- ☒ You're 65 or older
- ☒ You're under 65, but live with a disability
 - Must be eligible for Social Security disability
 - Requires a 2-year waiting period

- ☒ You have end-stage renal (kidney) disease (ESRD)
- ☒ You have amyotrophic lateral sclerosis (ALS)





Part A: Hospital Insurance

What it does:

- Provides coverage for inpatient hospital care
- Also covers skilled nursing care, hospice care, and home health care

What it costs:

- Most won't have to pay a premium for Part A. To make sure you qualify for premium-free Part A, contact Social Security.
- If you worked less than 10 years, your monthly premium will be established by a Medicare formula.

Part B: Medical Insurance (1 of 2)

What it does:

- Helps cover physician and other health care provider services such as lab and radiology
- Outpatient care, durable medical equipment, home health care, physical/speech/occupational therapy, etc. are also covered

What it costs: \$174.70 per month in 2024

- Your monthly premium—paid to the federal government—is usually deducted from your Social Security or retirement check.
- What you pay for Part B coverage could be higher than the standard premium, based on your modified adjusted gross income based on two-year look back.
- **Late enrollment penalty (LEP):** Your premium increases 10% for each 12-month period that you decline coverage. If you or your spouse continues to work, you may be able to delay your Part B enrollment without a penalty.
- Contact Social Security to learn the exact amount you'll pay for Part B.





Part B: Medical Insurance (2 of 2)

Based on your 2022 yearly income, your 2024 Part B monthly cost is:

File individual tax return	File joint tax return	In 2024, you each pay
\$103,000 or less	\$206,000 or less	\$174.70*
\$103,001 to \$129,000	\$206,001 to \$258,000	\$244.60
\$129,001 to \$161,000	\$258,001 to \$322,000	\$349.40
\$161,001 to \$193,000	\$322,001 to \$386,000	\$454.20
\$193,001 to \$500,000	\$386,001 to \$750,000	\$559.00
above \$500,001	above \$750,001	\$594.00

*You'll pay this standard amount if you: 1) enroll in Part B for the first time in 2023 2) don't get Social Security benefits; 3) are directly billed for your Part B premiums. Contact Social Security about your Part B premium.

Note: The above dollar amounts may change yearly.

Part A & B: Enrolling in Medicare When First Eligible

Initial Enrollment Period

- If you're already receiving benefits from Social Security, you'll be automatically enrolled in both Part A and Part B starting the first day of the month you turn 65.
- If you do not receive benefits from Social Security, you'll need to contact Social Security to enroll.
- You can enroll over a 7-month period, which starts 3 months before your 65th birthday, known as the **Initial Enrollment Period**.



Part A & B: Late Enrollment Into Medicare

General Enrollment Period

- If you do *not* sign up for Part A and Part B when you're first eligible, you can sign up between January 1 and March 31 each year. When you sign up during this period, your coverage starts the first day of the month **AFTER** you enroll.





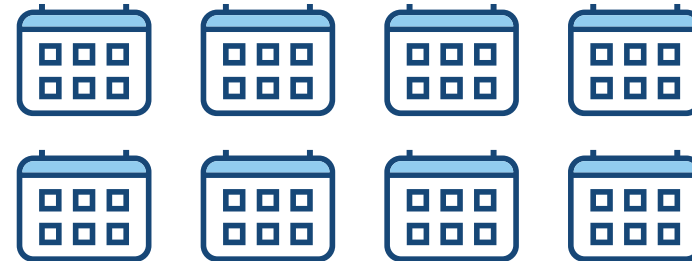
Part A & B: Working Past Age 65? Enroll Into Medicare When You Retire

Special Enrollment Period

- If you continue to work past your 65th birthday, you have 8 months to enroll in Parts A and B after you retire.



OR



While you have coverage
from an employer

The 8 months after your coverage ends for Parts A & B

Part C: Medicare Advantage

What it does:

- Combines your benefits from Parts A, B, and usually Part D (prescription drug coverage) in a single plan and is an alternative to receiving Original Medicare benefits
- Some healthcare plans offer a Medicare Advantage plan for Individuals, Employer Group Retirees and Federal retirees.

Eligibility for Medicare Part C:

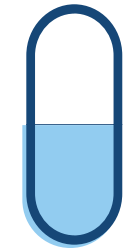
You must be enrolled in Medicare Parts A and B

- You must be a resident of the Medicare Advantage plan's service area.



Things to Remember when Enrolling in Medicare Advantage

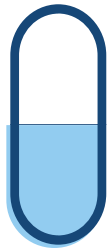
- Must be enrolled in Medicare Parts A and B
- Must reside in the Plan's service area (approved by CMS)
- You may only be enrolled in one Medicare Advantage plan at a time.
- Use only the card from the Medicare Advantage plan and not your Medicare card.
- You need to see healthcare providers who are part of your Plan's network
- Individuals enrolled in Medicare Supplement (Medigap) may not enroll in a Medicare Advantage plan
- Medicare Advantage plans have a Maximum Out of Pocket (MOOP) which is the most you would pay on a calendar year for copays for your Part A and Part B services. Does not include premiums or prescription drug copays. Your Health Plan tracks MOOP and once you have paid that amount, you pay no additional copays for the remainder of the calendar year.
- Medicare plans must follow rules established by Medicare and enrollees have all the same rights and protections that you would have under Original Medicare (ex: Appeals and Grievance)
- Enrollees are provided with Evidence of Coverage each year and an Annual Notice of Change
- Medicare Advantage plans are approved and renewed annually by CMS



Part D: Prescription Drug Coverage

What it does:

- Helps to cover the cost of outpatient prescription drugs
- Optional benefit and offered to everyone with Medicare
- Should enroll when initially eligible to avoid Late Enrollment Penalty
- Part D offered through private insurers; not through Medicare
- Generally included with Medicare Group or Individual Medicare Advantage plans



Part D: Prescription Drug Coverage

Medicare Part D Income Related Monthly Adjustment Amount (IRMAA)

The Part D higher-income premium is in addition to the annual Part B premium adjustment and is determined according to formulas set by federal law.

Based on your 2022 yearly income, your 2024 Part D monthly cost is:

File individual tax return	File joint tax return	In 2024, you each pay*
\$103,000 or less	\$206,000 or less	No additional cost
\$103,001 to \$129,000	\$206,001 to \$258,000	\$12.90
\$129,001 to \$161,000	\$258,001 to \$322,000	\$33.30
\$161,001 to \$193,000	\$322,001 to \$386,000	\$53.80
\$193,001 to \$500,000	\$386,001 to \$750,000	\$74.20
above \$500,001	above \$750,001	\$81.00

***These amounts may change yearly**, based on adjustments made by, and paid by you to, the federal government.

Medicare's Extra Help Program: Low-Income Subsidy

- For Medicare beneficiaries with limited income and resources.
- Provides extra help with Part D premiums and outpatient prescription drug copays.
 - Level of help depends on income and resources.
- Additional facts about extra help:
 - Apply at Social Security or state Medicaid office.
 - Administered by your plan for CMS.
- You must be enrolled in a Part D plan to receive Medicare Extra Help.



Contact Information

Social Security: 1-800-772-1213 (TTY 1-800-325-0778)

Monday through Friday, 7 a.m. to 7 p.m.

Medicare: 1-800-MEDICARE (1-800-633-4227) TTY 1-877-486-2048

24 hours a day, 7 days a week.

Prince George's County Government Benefits Office: 1-301-883-6380
[Benefits | Prince George's County \(princegeorgescountymd.gov\)](https://princegeorgescountymd.gov/benefits)

Kaiser Permanente Transportation: 1-855-932-5412

24 hours a day, 7 days a week

Liberty Dental: 1-888-650-1859 (TTY 711)

Monday through Friday, 8 a.m. to 8 p.m.





Thank you from Kaiser Permanente