

# 2018 Medicare 'Parts' & Premiums

MEDICARE is typically comprised of 4 Parts (for qualified persons age 65 & up OR under age 65 and permanently disabled):

NAME	COVERAGE TYPE	MONTHLY PREMIUM	HOW PAID
<b>PART A:</b>	<b>HOSPITAL</b> Deductible: \$1,340 (per episode)	<b>\$0</b>	Typically Prepaid (via taxes) throughout work history
<b>PART B:</b>	<b>PHYSICIAN / PROVIDER (OPS)</b> Deductible: \$183 (yearly) /Co-Ins:20%	<b>Starts at \$134.00</b>	Pay Direct or Deduct from Social Security Benefit Check
<b>PART D:</b>	<b>PRESCRIPTION DRUG (RX)</b>	<b>\$40—\$100 range</b>	Pay Carrier Direct or Deduct from Social Security Benefit Check
<b>MEDICARE SUPPLEMENT</b>	<b>Covers Gaps</b> in coverage that Medicare Part A & Part B don't include	<b>\$70—\$200 range</b>	Pay Carrier Direct (check or auto pay, etc...)
<b>OR</b>			
<b>PART C: also known as MEDICARE ADVANTAGE PLAN</b>	One carrier combines and covers Part A, B, C, D, + coverage gaps	<b>\$0—\$60 range + CoPays + (Part B \$134)</b>	Pay Carrier Direct or Deduct from Social Security Benefit Check

## IF YOUR Adjusted Gross Income (AGI) IN 2016 WAS...

## YOU PAY....

If you pay your Part B premium through monthly Social Security benefit you will pay \$130

### General Rule of Thumb

Beneficiaries who have an HMO Plan, often select a Medicare Advantage Plan for their Medicare Coverage.

Beneficiaries that have a PPO have had the freedom to choose their providers typically select a Medigap Policy and a Part D Plan (PDP).

	File Individual Tax return	File Joint Tax Return	Part B	Part D (RX) ....IRMAA
←	\$85,000 or below	Under \$170,000	\$134.00	\$0
	\$85,001—\$107,000	\$170,001—\$214,000	\$187.50	\$13.30
	\$107,001—\$133,500	\$214,001—\$267,000	\$267.90	\$34.20
	\$133,501—\$160,000	\$267,001—\$320,000	\$348.30	\$55.20
	Over \$160,001	Over \$320,001	\$428.60	\$76.20
	<b>Monthly Cost Estimate COVERAGE WORKSHEET</b>	<b>Original Medicare + MediGap Monthly Premiums</b>	<b>Medicare Advantage MOOP:</b>	<b>Medicare Supplement Plan 'F' Options / Age 65 (Non-Tobacco) Los Angeles County</b>
	<b>PART A (Hospital)</b>			<b>Anthem: \$172</b>
	<b>PART B (Providers/Physicians)</b>			<b>Blue Shield of CA: \$184</b>
	<b>PART D (Drugs) + IRMAA</b>			<b>Health Net: \$172</b>
	<b>Supplement "F" OR MA Plan</b>			<b>AARP: \$179</b>
	<b>MONTHLY TOTAL:</b>			

## **Social Security Administration 1(800)772-1213 : FORMS**

CMS-1763— Cancel Medicare Part B (not available online)

CMS-40B — Part B Enrollment (post Part B waiver)

CMS-L564— Part B Enrollment ( Employer Coverage Verification) To be completed by Employer

CMS– SSA-521—Request for withdrawal of application (2012)

CMS– SSA-561-U2— Request For ( Part B Premium) Reconsideration

### **NOTES:**

**Sign up for Medicare A & B— <https://www.ssa.gov/medicare>**