



Medicare Changes Coming for 2020.

Each year, Medicare makes changes to the Part A and B out-of-pocket expenses, monthly premium for Part B, and premium adjustment thresholds for Part B and Part D. Here are the figures for 2019.

Cost Sharing

Medicare Part A requires beneficiaries to pay a portion of the cost of hospital and skilled nursing stays.

Part B deductible is \$185 per year. After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and durable medical equipment.

	You Pay
Inpatient Hospital	\$1,364 deductible for each benefit period
	Days 1-60: \$0 coinsurance for each benefit period
	Days 61-90: \$341 coinsurance per day of each benefit period
	Days 91 and beyond: \$682 coinsurance for each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)
	Beyond lifetime reserve days: all costs
Skilled Nursing Facility	Days 1–20: \$0 for each benefit period
	Days 21–100: \$170.50 coinsurance per day of each benefit period
	Days 101 and beyond: all costs



Monthly Premiums

The standard Part B premium for 2019 is \$135.50, just slightly higher than the standard premium of \$134 in 2018. However, the premium can be higher based on the individual's income two years ago. Below are the Part B income adjustment for 2019. Medicare Part B requires beneficiaries to pay a calendar-year deductible. **For 2019, the**

2017 Income and Filing Status			2019 Monthly Payment for Medicare Part B
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$135.50
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$189.60
above \$107,000 up to \$133,500	above \$214,000 up to \$267,000	Not applicable	\$270.90
above \$133,500 up to \$160,000	above \$267,000 up to \$320,000	Not applicable	\$352.20
above \$160,000 and less than \$500,000	above \$320,000 and less than \$750,000	above \$85,000 and less than \$415,000	\$433.40
\$500,000 or above	\$750,000 and above	\$415,000 and above	\$460.50

Additionally, there is a Medicare Part D premium adjustment for high income individuals. Just like Part B the adjustment for 2019 is based on the individual's income in 2017.



2017 Income and Filing Status			2019 Monthly Payment for Medicare Part D
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	your plan premium
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$12.40 + your plan premium
above \$107,000 up to \$133,500	above \$214,000 up to \$267,000	Not applicable	\$31.90 + your plan premium
above \$133,500 up to \$160,000	above \$267,000 up to \$320,000	Not applicable	\$51.40 + your plan premium
above \$160,000 and less than \$500,000	above \$320,000 and less than \$750,000	above \$85,000 and less than \$415,000	\$70.90 + your plan premium
\$500,000 or above	\$750,000 and above	\$415,000 and above	\$77.40 + your plan premium

Source for premium and cost-sharing information: <https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance>



Two Other Changes for 2019

In addition to the annual premium and cost-sharing adjustments, there are two other important Medicare changes for 2019.

Medicare Advantage Open Enrollment Period: The “Medicare Advantage Open Enrollment Period” is back for 2019. During this time (January 1 – March 31), Medicare recipients can switch from one Medicare Advantage plan to another Medicare Advantage plan (with or without prescription drug coverage) or return to original Medicare and purchase a prescription drug plan.

This is the Last Year for Plan F & C Supplements: As a reminder, 2019 is the last year that new Medicare recipients will be able to purchase a Medigap Plan F supplement. Beginning in 2020, people who already have Medicare can still purchase a Plan F supplement, but new beneficiaries will not have this option. For the new beneficiaries, Medigap Plan G will be the most comprehensive supplement available. To learn more on this topic call Total Benefit Solutions at (215)355-2121.