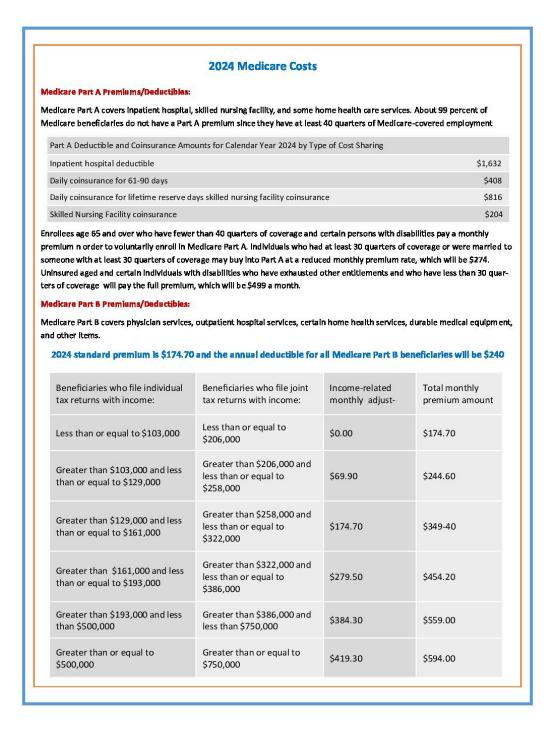
Frequently Asked Questions

1. Do I have to enroll in Medicare, I'm still working?

If you are actively working and receiving benefits from your employer and there are more then 20 employees you do not need to enroll in part B until you retire.

2. How much will Medicare cost me?

Since 2007, a beneficiary's Part B monthly premium is based on his or her income. These income-related monthly adjustment amounts affect roughly 7 percent of people with Medicare Part B. The 2021 Part B total premiums for high-income beneficiaries are shown below.



e chart belo	ow shows your estimated prescripti	ion drug plan monthly premium b	ased on your income as reported or	ı your IRS
		t, you'll pay an income-related mo	onthly adjustment amount in addition	n to you
an premium				
	If your filing status and yearly income in 2022 was			
	File individual tax return	File joint tax return	You pay each month (in 2024)	
	\$103,000 or less	\$206,000 or less	your plan premium	
	above \$103,000 up to \$129,000	above \$206,000 up to \$258,000	\$12.90	
	above \$129,000 up to \$161,000	above \$258,000 up to \$322,000	\$33.30	
	above \$161,000 up to \$193,000	above \$322,000 up to \$386,000	\$53.80	
	above \$193,000 and less than \$500,000	above \$386,000 and less than \$750,000	\$74.20	
	\$500,000 or above	\$750,000 and above	\$81.00	
	https://www.cms.gov/newsroo	m/fact-sheets/2024-medicare-pa	rts-b-premiums-and-deductibles	
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3. What does Medicare cover?

Under part A Medicare covers inpatient care, home health care & hospice care. Medicare part B covers outpatient services, doctors, labs, x-rays, etc.

4. Can you explain the coverage gap?

There are different phased in the prescription program. Phase one, is where you pay the plan deductible is there is one, Phase two, you pay the plan copays until your total drug cost reached the initial coverage limit. Phase three- the coverage gap is where is you pay 25% of all medication until you reach the out of pocket maximum. Phase four is catastrophic coverage where you will pay no more than 5% for the copay.

5. Why do I have to pay for part B if I'm enrolling in another plan?

By paying your part b premium the health insurance you choice will get a monthly subsidy to help off set the cost of your plans premiums and copays.				