

Area Bloggers



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It's All About Medicare! by Ruth Dockins

NOVEMBER 22ND 2013 BY DEE LOFLIN

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*Submitted Article to
news@showmetimes.com*

Age Spots – By Ruth Dockins

It's All About Medicare!

The first thing I want you to know is: people with Medicare do not need to sign up for the new Health Insurance Marketplace, as they are already covered by Medicare and have comprehensive health care coverage. The Marketplace won't affect Medicare choices, and no matter how an individual gets Medicare, whether through Original Medicare or a Medicare Advantage Plan, they still have the same benefits and security they have now.

Now, for other news about Medicare: the premium for Medicare Part B for 2014 will be same as it is for 2013, \$104.90 for most people. However, approximately 5% of the current Medicare population will pay higher Medicare Part B premiums, based on their income. If the income shown on your 2012 tax return is greater than \$85,000 for an individual return or \$170,000 for a joint return you will be charged a higher premium. You will receive a special notification about it, along with information about how to pay and how to appeal if you think you shouldn't have to pay the higher premium.

If you are in this group, and if you also have a Medicare Prescription Drug Plan (including Medicare Advantage plans which incorporate prescription drug coverage), you will also have to pay a surcharge based on income. This will also be sent to you separately.

The deductible for Medicare Part B for 2014 will also remain unchanged at \$147.00. The inpatient deductible, for those enrolled in Part A of conventional Medicare and are hospitalized increases from \$1184 to \$1216 for a hospital stay.

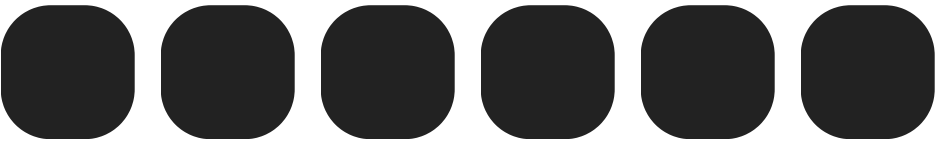
For beneficiaries in skilled nursing facilities, the daily co-insurance for days 21 through 100 will be \$152, an increase of \$4 from 2013. Beneficiaries do not pay anything for the first 20 days of skilled nursing facility care. However, to qualify for Medicare coverage, your doctor must certify that you need daily skilled care, like intravenous injections or physical therapy, and your stay follows at least a 3-day, medically necessary, inpatient hospital stay for a related illness or injury.

People with low incomes can participate in programs that reduce or even eliminate Part B premiums, deductibles, and/or co-payments. The income limit is currently \$1,137 per month for a single person and \$1,533 for a married couple. It is revised annually, typically in January. Other restrictions apply. For information about this, contact us at Aging Matters, 1-800-392-8771.

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