

# 2013 Medicare Costs

## Medicare Part A (Hospital Insurance) Costs

### Part A Monthly Premium

Most people don't pay a Part A premium because they paid Medicare taxes while working. If you don't get premium-free Part A, you pay up to \$441 each month.

### Hospital Stay

In 2013, you pay

- \$1,184 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$296 per day for days 61–90 of each benefit period
- \$592 per “lifetime reserve day” after day 90 of each benefit period (up to a maximum of 60 days over your lifetime)

### Skilled Nursing Facility Stay

In 2013, you pay

- \$0 for the first 20 days of each benefit period
- \$148 per day for days 21–100 of each benefit period
- All costs for each day after day 100 of the benefit period

## Medicare Part B (Medical Insurance) Costs

### Part B Monthly Premium

You pay a Part B premium each month. Most people will pay the standard premium amount. However, if your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you may pay more.

If Your Yearly Income in 2011 was		You pay
File Individual Tax Return	File Joint Tax Return	
\$85,000 or less	\$170,000 or less	\$104.90
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	\$146.90
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	\$209.80
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	\$272.70
above \$214,000	above \$428,000	\$335.70

If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

**Part B Deductible - \$147 per year**

## Medicare Advantage Plans (Part C) and Medicare Prescription Drug Plans (Part D) Premiums

Visit [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan) to get plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also call the plan or your State Health Insurance Assistance Program.

### Part D Monthly Premium

The chart below shows your estimated prescription drug plan monthly premium based on your income. If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium.

If Your Yearly Income in 2011 was		You pay
File Individual Tax Return	File Joint Tax Return	
\$85,000 or less	\$170,000 or less	Your Plan Premium
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	\$11.60 + Your Plan Premium
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	\$29.90 + Your Plan Premium
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	\$48.30 + Your Plan Premium
above \$214,000	above \$428,000	\$66.60 + Your Plan Premium

### 2013 Part D National Base Beneficiary Premium - \$31.17

This figure is used to estimate the Part D late enrollment penalty and the income-related monthly adjustment amounts listed in the table above. The national base beneficiary premium amount can change each year. See your Medicare & You handbook or visit [www.medicare.gov](http://www.medicare.gov) for more information.

For more information about Medicare costs, visit [www.medicare.gov](http://www.medicare.gov).



## 2014 Medicare Open Enrollment is Here

We are certified and appointed to sell senior plans from Empire Blue Cross, AARP United Healthcare, Humana and Aetna to help people in New York currently enrolled in Medicare or those who are aging in to Medicare (turning 65) with a wide variety of options. Some of these are Medicare Advantage (HMO, PPO), supplement plans and Part "D" prescription plans (PDP,s).

There are also some special enrollment periods (SEP) available to individuals under certain conditions. The Annual Enrollment Period (AEP) for Medicare is October 15 to December 7 this year. Those currently on Medicare can shop around and switch their plans at this time. The initial enrollment period (IEP) of 7 months. This is from 3 months prior to your 65th birthday, the month of your birthday and the 3 months following your birth month.

It is wise to contact an expert to help you find the coverage that best suits you during these enrollment periods. You can call or email us at any time for

[Get Medicare Quote](#)

Download a Copy Of The Medicare and You 2014 Handbook [Here](#).

[2013 Medicare Costs](#)

[Medicare Advantage vs. Supplement Plans](#)



## Dates to Remember

### October 1

You can start getting plan information for 2013 premiums and benefits.

### October 15 — December 7

This is the Annual Election Period (AEP). During this time, you can make changes to your existing [Medicare health](#) or prescription drug plan or select a new plan for 2013.

### January 1 — February 14

This is the Medicare Advantage Disenrollment Period. During this time, you can prospectively disenroll from your Medicare Advantage (MA) plan and return to Original Medicare.

### If you are turning 65:

- If you aren't getting Social Security (for instance, because you are still working), you will need to [sign up](#) for Medicare benefits. You should contact Social Security three months before you turn age 65.
- You can enroll in a Medicare plan starting three months before the month of your 65th birthday, the month of your birthday, and for up to three months after your 65th birthday, for a total period of seven months.