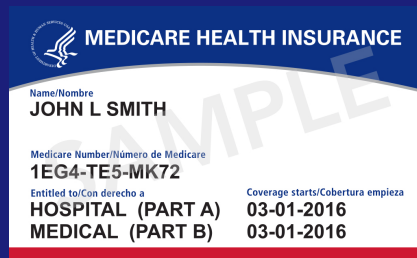


How & When to sign up for Medicare



You may be enrolled AUTOMATICALLY...

- If you are receiving Social Security benefits, you will automatically be enrolled in Medicare Parts A and B the same month that you turn 65 (or the previous month if your birthday is on the first day of the month).
- If you are disabled, you will receive coverage under Medicare Parts A and B starting the 25th month of receiving your disability entitlement (benefits payments) from Social Security provided that you have enough work credits to qualify for premium-free Part A of Medicare.

You may have to enroll YOURSELF...

- If you ARE NOT collecting Social Security when you are Medicare eligible (at least three months before your 65th birthday) you have to sign up or "enroll" in Medicare. You can do this by clicking [here](#). You can also choose to make an appointment and sign up in person or call the Social Security office at 1-800-772-1213. Click [here](#) to find out when your coverage will start
- If you have a Medicare card with Part A only because you signed up for Part A of Medicare and waived Part B (or delayed it). In this case, any point before your coverage ends or up to eight months afterward you have a special right to enroll in Medicare Part B. You should mail in [both forms](#) or better yet, [fax them](#), or complete online [here](#) (online is the quickest/best option).

You may NOT need Medicare...

- If you or your spouse have health coverage through an employer and are still working, you may not need or want Medicare yet. If you are eligible for health coverage through your retirement benefits, you will need to sign up for Medicare. **We** will help you compare additional insurance coverage to go along with your Medicare plan.

Why navigate a complex field alone when you can work with a local professional at no cost? Let me ease the process of selecting the right Medicare plan for you or your loved one.

Call **865-640-1614** or email heather@citins.com and let me guide you through your Medicare options!



Citizens
INSURANCE SOLUTIONS

Your Medicare options

When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you want drug coverage, you can join a separate Part D plan.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage.
- Can use any doctor or hospital that takes Medicare, anywhere in the U.S.

Part A



Part B



You can add:

Part D



You can also add:

Supplemental coverage



(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

See Section 3, which starts on page 51 to learn more about Original Medicare.

Medicare Advantage (also known as Part C)

- Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.
- Plans may have lower out-of-pocket costs than Original Medicare.
- In most cases, you’ll need to use doctors who are in the plan’s network.
- Most plans offer extra benefits that Original Medicare doesn’t cover— like vision, hearing, dental, and more.

Part A



Part B



Most plans include:

Part D



Extra benefits

Some plans also include:

Lower out-of-pocket costs

See Section 4, which starts on page 55, to learn more about Medicare Advantage.

2021 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 \$471 each month.

Hospital Stay

In 2021, you pay

- \$1,484 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$371 per day for days 61–90 of each benefit period
- \$742 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 2021, you pay

- \$0 for the first 20 days of each benefit period
- \$185.50 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

The standard Part B premium amount in 2021 is \$148.50 or higher depending on your income. Social Security will tell you the exact amount you'll pay for Part B in 2021.

You pay the standard premium amount (or higher) if:

- You enroll in Part B for the first time in 2021.
- You don't get Social Security benefits.
- You're directly billed for your Part B premiums.
- You have Medicare and Medicaid, and Medicaid pays your premiums. (Your state will pay the standard premium amount of \$144.60 in 2020.)
- Your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount.

If you're in 1 of these 5 groups, here's what you'll pay:



If your yearly income in 2019 was			You pay (in 2021)
File individual tax return	File joint tax return	File married & separate tax return	
\$88,000 or less	\$176,000 or less	\$88,000 or less	\$148.50
Above \$88,000 up to \$111,000	Above \$176,000 up to \$222,000	Not Applicable	\$207.90
Above \$111,000 up to \$138,000	above \$222,000 up to \$276,000	Not Applicable	\$297.00
Above \$138,000 up to \$165,000	Above \$276,000 up to \$330,000	Not Applicable	\$386.10
Above \$165,000 and less than \$500,000	Above \$330,000 and less than \$750,000	Above \$88,000 and less than \$412,000	\$475.20
\$500,000 or above	\$750,000 and above	\$412,000 and above	\$504.90

The information in this chart can be found at [Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance](https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance). If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

Part B Deductible—\$203 per year

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

Visit [Medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan) to get plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. You can also call the plan or your State Health Insurance Assistance Program (SHIP). To get the most up-to-date SHIP phone numbers, visit shiptacenter.org or call 1-800-MEDICARE.



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. The information in the chart above can be found at [Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance](https://www.Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance).

If your yearly income in 2019 was			You pay (in 2021)
File individual tax return	File joint tax return	File married & separate tax return	
\$88,000 or less	\$176,000 or less	\$88,000 or less	Your plan premium
Above \$88,000 up to \$111,000	Above \$176,000 up to \$222,000	Not Applicable	\$12.30 + your plan premium
Above \$111,000 up to \$138,000	Above \$222,000 up to \$276,000	Not Applicable	\$31.80 + your plan premium
Above \$138,000 up to \$165,000	Above \$276,000 up to \$330,000	Not Applicable	\$50.20 + your plan premium
Above \$165,000 and less than \$500,000	Above \$326,000 and less than \$750,000	Above \$88,000 and less than \$412,000	\$70.70 + your plan premium
\$500,000 or above	\$750,000 and above	\$412,000 and above	\$77.10 + your plan premium

2021 Part D National Base Beneficiary Premium — \$43.07

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 [Medicare.gov](https://www.Medicare.gov) for more information.

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



Other Medicare Part A Costs & Coverages

Home health care

\$0 for home health care services.

20% of the Medicare-approved amount for Durable medical equipment (DME) .

Hospice care

\$0 for hospice care.

You may need to pay a copayment of no more than \$5 for each prescription drug and other similar products for pain relief and symptom control while you're at home. In the rare case your drug isn't covered by the hospice benefit, your hospice provider should contact your Medicare drug plan to see if it's covered under Medicare prescription drug coverage (Part D)

You may need to pay 5% of the Medicare-approved amount for inpatient respite care . Medicare doesn't cover room and board when you get hospice care in your home or another facility where you live (like a nursing home).

Important Term: Benefit Period

A Benefit Period is defined as: Being home and out of the hospital and not receiving skilled care for 60 consecutive days.

Note: Penalty for Part A

Late enrollment penalty:

If you don't buy it when you're first eligible, your monthly premium may go up 10%. (You'll have to pay the higher premium for twice the number of years you could have had Part A, but didn't sign up.)

Penalty for Part B

In most cases, if you don't sign up for Part B when you're first eligible, you'll have to pay a late enrollment penalty. You'll have to pay this penalty for as long as you have Part B. Your monthly premium for Part B may go up 10% of the standard premium for each full 12-month period that you could have had Part B, but didn't sign up for it. Also, you may have to wait until the General Enrollment Period (from January 1 to March 31) to enroll in Part B. Coverage will start July 1 of that year.



MEDICARE ADVANTAGE PLANS



LOW MONTHLY
PREMIUMS



OUTPATIENT
MEDICAL COVERAGE



INPATIENT
HOSPITAL BENEFITS



PART D DRUG
BENEFITS

NETWORK OF PROVIDERS

You pay copays for medical services as you go along, up to the plan's out-of-pocket maximum.



OUT-OF-POCKET MAXIMUM

No more than \$6700 per calendar year. Out-of-pocket max. cap on Part A & B expenses. This cap varies by plan and does not include Part D spending.



Citizens

INSURANCE SOLUTIONS

More than Medicare

865-640-1614 | www.citins.com

Just a few companies we represent...

Humana.

 **Amerigroup**
An Anthem Company

SilverScript®

aetna®

 **Cigna.**

 **UnitedHealthcare**

 **ambetter.**

 **of Tennessee**

 **Health Insurance
Marketplace**

 **Gerber®**



 **WellCare®**
Beyond Healthcare. A Better You.


Mutual of Omaha

 **ManhattanLife™**
Standing By You. Since 1850.



The Medicare Donut Hole

2021

1

Coverage Begins
Jan 1st



Deductible
(Your plan resets
on January 1st)

Can be up to \$445

2

This stage ends when
you & your plan have
spent \$4130



**Initial Coverage
by your plan**
(You pay **only**
copays for your
meds)

3

**COVERAGE
GAP**



Less Coverage
(You pay a
certain percentage
based on the
type of drug)
**You pay no more
than 25% of the
cost of the
medication**

4

You exit the coverage
gap when your total out
of pocket costs reach
\$6550*



**Catastrophic
Coverage Begins**
(Covering 95%
of drug costs)

5

Coverage Ends
Dec 31st



**Catastrophic
Coverage**
continues
through
December 31st

***Your out of pocket cost is calculated by adding everything you
have paid (except premiums) PLUS discounted amounts you didn't
pay in the gap)**

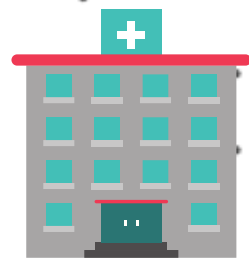


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www.citizensinsurancesolutions.com 865-640-1614

Medicare Supplement

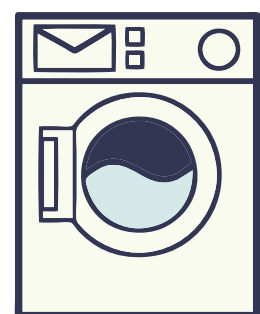
Medicare Advantage



Doctors & Hospitals

Any Provider in USA
(that takes Medicare)

Only Providers that will Accept Plan or are Contracted



Changes

Set It & Forget It
Plans Stay the Same

(Except Premium Increases)

EVERY YEAR

(IF Renewed, YOU Must Review Impact)

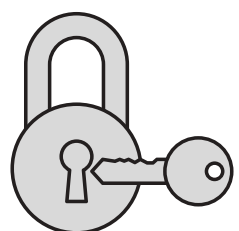


Enrollment

ANYTIME

(IF NOT Locked INTO Advantage Plan & Health Qualifies)

ONLY October 15 - December 7



Access to Care

100% Access
You & Your Doctor
Decide Care

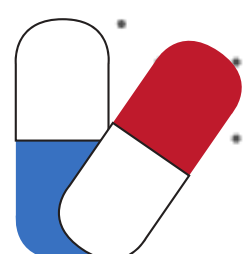
Must Get Approval & Follow Plan Rules



Costs

Pay Now Save Later

Save Now Pay Later



Prescriptions

Must Get Separate Part D Coverage

Usually Included in Most Medicare Advantage Plans

Medicare Supplement in 2021

Medicare Supplement insurance (sometimes called Medigap) helps protect more than 13 million Medicare beneficiaries from high out-of-pocket costs not covered by Medicare. If you currently have Medigap or are planning to supplement Medicare with a Medigap plan when you turn 65, we have some information that could help you understand your options and choose the best plan for you.



The Medicare Access and CHIP Reauthorization Act of 2015 (MACRA) made a significant change to Medigap. It prohibits Medigap plans from providing first dollar coverage of the Medicare Part B deductible for those “newly eligible” beneficiaries on or after Jan. 1, 2021. Plans C and F have traditionally covered 100 percent of the Part B deductible, which is why those plans will not be options for newly eligible beneficiaries on or after Jan. 1, 2021.



Medigap is comprised of standardized plan designs from which beneficiaries can choose. Currently, beneficiaries have a choice of 10 standardized plans, each with its own specified benefits/coverage levels. For those eligible for Medicare on or after Jan. 1, 2021; however, there will only be 8 plans from which to choose. Existing Plans C and F will not be options for these “newly eligible” individuals.

Benefits	A	B	C	D	F*	G*	K	L	M	N
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% copays apply
Blood (first three pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Medicare Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Medicare Part B deductible			100%		100%					
Medicare Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
Out-of-pocket limit [2020]							\$5,580	\$2,940		

Plans C and F will NOT be options for Medicare beneficiaries who turn 65 on or after Jan. 1, 2021. *Plans F and G also offer a high deductible plan option. Once that deductible is paid, the plan pays 100% of covered services for the remainder of the year. While high deductible Plan G does not cover the Part B deductible, it does count the payment of the Part B deductible toward meeting the plan deductible.

How To Create An Online Account

Step 1

Visit www.socialsecurity.gov/myaccount and select:



Step 2

Select "Create An Account."

To create a **my Social Security** account, you must be at least 18 years old and have:

- A valid E-mail address;
- A Social Security number; and
- A U.S. mailing address.

Social Security
The Official Website of the U.S. Social Security Administration

Sign In or Create an Account

OMB No. 0960-0789
Paperwork Reduction Act

New Users
You must be able to verify some information about yourself and:

- Have a valid E-mail address,
- Have a Social Security number,
- Have a U.S. mailing address, and
- Be at least 18 years of age.

You can create an account only to gain access to your own personal information. You cannot use this online service to access the records of a person:

- With whom you have a business relationship;
- For whom you are a representative payee, or
- For whom you are an appointed representative.

Unauthorized use of this service may subject you to criminal or civil penalties, or both.

[Create An Account](#) [Learn More](#)

Existing Users

Username: [Forgot Username](#)

Password: [Forgot Password](#)

[Sign In](#)

Step 3

Provide some personal information to verify your identity.

Social Security
The Official Website of the U.S. Social Security Administration

Create an Account

1 Verify your Identity 2 Secure your Identity 3 Create your Account

Please tell us who you are

Your Name:
As shown on your Social Security card.

First M.I. Last Suffix

Step 4

Choose a username and password to create your account.

Social Security
The Official Website of the U.S. Social Security Administration

Create an Account

1 Verify your Identity 2 Secure your Identity 3 Create your Account

Please create your account details

Username:

After you create a **my Social Security** account, you can access your *Social Security Statement* to check your earnings and get your benefit estimates.

If you receive benefits, you also can:

- Change your address and phone number;
- Start or change your direct deposit; and
- Get your benefit verification letter.

How To Get Your Benefit Verification Letter

You can use your benefit verification letter as proof of your:

- Income when you apply for a loan or mortgage, assisted housing or other state or local benefits;
- Current Medicare health insurance coverage;
- Retirement or disability status; and
- Age.

my Social Security

My Home | Help Center | Security Settings

Overview | Benefit & Payment Details | Earnings Record | My Profile

Welcome, John! You last signed in on February 20, 2013 at 10:00AM EST.

Benefit & Payments

You are receiving: Social Security (Retirement), Medicare [View Benefit Details](#)

Your next payment is: **\$1,704.00** on April 3, 2013 [View Payment History](#)

[Get a Benefit Verification Letter](#)
Need proof that you receive Social Security benefits? Here's your official letter.

Social Security Statement

A Message from the Acting Commissioner:

- What Social Security means to you...
- About Social Security's future...
- Learn more about Social Security...

Estimated Benefits: Not applicable

Last Reported Earnings: **\$0 in 2011** [View Earnings Record](#)

To get your benefit verification letter:

- Sign into your account; and
- Select "Get a Benefit Verification Letter."

Your letter will be displayed and you may print it or save it for later use.

Benefit Verification Letter - Windows Internet Explorer

[Print Now](#) [Save a Copy](#) [Can't print or save this letter?](#)

Customize your letter

Social Security Administration

Date: March 1, 2013
Claim Number: XXXX-XX-1234

Drew Jenkins
1234 Sample Street
Sample City, MO 12345

You asked us for information from your record. The information that you requested is shown below. If you want anyone else to have this information, you may send them this letter.

Information About Current Social Security Benefits
Beginning December 2010, the full monthly Social Security benefit before any deductions is \$1,300.00.



Social Security Administration
SSA Publication No. 05-10540
ICN 459261
Unit of Issue - HD (one hundred)
March 2013 (Recycle prior editions)

Printed on recycled paper



How to Apply Online for Medicare Only

It's so easy! Just go to www.socialsecurity.gov

Welcome to the Social Security Benefit Application

- Apply for benefits by selecting “Start a New Application;” or
- “Return to Saved Application Process.”

Information About You

- Name;
- Social Security number;
- Date of birth; and
- Gender.

Re-entry Number

When you have successfully started your application, you will get a re-entry number that you can use to:

- Continue your application later if you need a break; and
- Check the status of your completed application.



Social Security
The Official Website of the U.S. Social Security Administration

Apply for Benefits

Identification
 General
 Other Benefits
 Remarks
 Review & Sign

Medicare Information for Joan Public

Do you wish to apply for Medicare ONLY, but not for monthly retirement cash benefits at this time? [Things to Consider](#)

Yes
 No

In this section...


- Applicant Identification
- Contact Information
- Birth and Citizenship
- Medicare Information
- Re-entry Number
- Other SSNs and Names

Medicare-only Decision

Choose to sign up for Medicare only and not receive retirement benefits at this time.

Questions About Your Health Benefits

- Other health insurance coverage;
- Group health plan information;
- Employment information; and
- Dates of coverage information.



Social Security
The Official Website of the U.S. Social Security Administration

Apply for Benefits

Identification
 General
 Other Benefits
 Remarks
 Review & Sign

Group Health Plan Information for Joan Public

Is Joan Public covered under a Group Health Plan? [More Info](#)

Yes
 No

Is Joan Public covered under a Group Health Plan through your own current employment?

Yes
 No

Employment Information

The questions below apply to the employment that provides group health plan insurance.

What date did employment start? [More Info](#)

 Month Day Year

What date did employment end? [More Info](#)

 Month Day Year

Employment has not ended

Health Insurance Information

What date did health insurance start? [More Info](#)

 Month Year


What date did health insurance end? [More Info](#)

 Month Year

Health insurance has not ended

In this section...

- Health Insurance Information
- Medicaid Information
- Group Health Plan



Social Security
The Official Website of the U.S. Social Security Administration

Apply for Benefits

Identification
 General
 Other Benefits
 Remarks
 Review & Sign

Electronic Signature Agreement

Congratulations, you're just about ready to complete your application for Medicare insurance.

Please read and accept the following statement to finish the application. If you are helping someone apply, then the person filing for benefits must read and accept this agreement by checking the box themselves.

I apply for all insurance benefits for which I may be eligible under Part A (and Part B, if applicable) of Title XVIII (Health Insurance for the Aged and Disabled) of the Social Security Act as presently amended.

I understand and agree that my application will be signed electronically when I select the check box below. I also understand that my electronic signature means that I intend to file for Medicare insurance and have provided the Social Security Administration with accurate information.

I understand that I must apply separately to get monthly Social Security benefits.

I declare under penalty of perjury that I have examined all the information on this application and it is true and correct to the best of my knowledge. I understand that anyone who knowingly gives a false or misleading statement about a material fact in this electronic application, or causes someone else to do so, commits a crime and may be sent to prison or may face other penalties, or both.

agree with the Electronic Signature Agreement above.

You will no longer be able to change this information once you continue.

When you select "Submit Now" below, you will be sending this completed information electronically to the Social Security Administration. Please make sure that everything is correct.

Finishing Your Application

- Go over a summary of your application for accuracy;
- Accept the agreement and sign your application by selecting the "Submit Now" button;
- Get a receipt for your application; and
- Get information on what to do next.



Securing today
and tomorrow

Social Security Administration
 Publication No. 05-10531 | ICN 470148 | Unit of Issue — HD (one hundred)
 July 2017 (July 2016 edition may be used)
 How to Apply Online for Medicare Only
 Produced and published at U.S. taxpayer expense