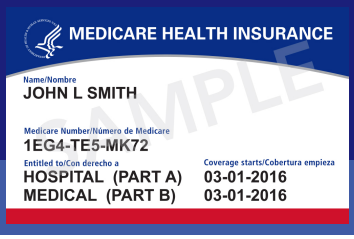
Your Guide to Medicare After a Disability Award



Locate important letters..

- You will need your "Decision Letter" and your "Benefit Verification Letter".These letters are vital to know you disability date, and when you were awarded Medicare (if retro-actively).
- You have **60 days** to sign up for additional insurance from the date of your Decision Letter.
- Your Benefit Verification letter contains your Medicare Number and start date which you will need to sign up for additional insurance and prescription coverage

Evaluate other coverage..

- If you or your spouse have coverage through a group and are actively working, the company must employ over 100 people full-time, in order to keep the group coverage instead of Medicare.
- It is imperative to work with a Medicare Insurance Specialist that can help evaluate if you should waive Medicare or NOT. The date you start your Medicare is vital to retaining all of your coverage options. MEDICARE ADVANTAGE IS TYPICALLY THE BEST OPTION FOR THOSE UNDER 65.

What you need to know..

- Once you receive your "Decision Letter" you should be able to download a "Benefit Verification Letter" from the Social Security website (once you sign up for a secure and private account on-line if you do not want to wait (4-8 weeks from receiving your decision).
- Your Medicare and Medicare Insurance can only start on the first of the month following your application date.

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

Citizens
INSURANCE SOLUTIONS
More than Medicare

What are the parts of Medicare?

Provided by: The Federal Government

Part A (Hospital Insurance)

Helps cover:

- Inpatient care in hospitals
- **Skilled nursing facility care**
- Hospice care
- Home health care

- **Free for most people**
- **Listed on your RWB card**
- **All services have different cost sharing to YOU**

Part B (Medical Insurance)

Helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Emergency Room visits
- Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)
- Many **preventive services** (like screenings, shots or vaccines, and yearly "Wellness" visits)

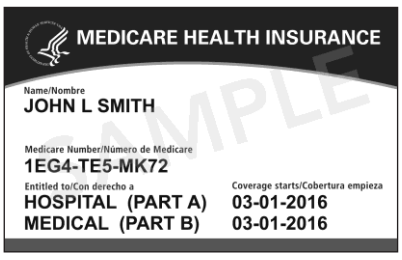
- **Most people pay a monthly BASE Premium ($170.10 in 2022)**
- **Listed on your RWB card**

Part D (Drug Coverage)

Helps cover the cost of prescription drugs (including many recommended shots or vaccines).

Plans that offer Medicare drug coverage (Part D) are run by private insurance companies that follow rules set by Medicare.

- **Private insurance that contracts with Medicare**
- **Required or penalized**



Replace your Medicare card

If you need to replace your Medicare card because it's damaged or lost, log into (or create) your secure Medicare account at Medicare.gov to print or order an official copy of your Medicare card. You can also call 1-800-MEDICARE (1-800-633-4227) and ask for a replacement card to be sent in the mail. TTY users can call 1-877-486-2048.

Citizens
INSURANCE SOLUTIONS
More than Medicare

2023 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 2023, you pay

- $1,600 deductible per benefit period
- $0 for the first 60 days of each benefit period
- $400 per day for days 61-90 of each benefit period
- $800 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 2023, you pay

- $0 for the first 20 days of each benefit period
- $200 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 **base** Part B premium amount in 2023 is $164.90 or higher depending on your income. Social Security will tell you the exact amount you'll pay for Part B in 2023.
You pay the standard premium amount (or higher) if:

- You enroll in Part B for the first time in 2023.
- 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.)
- 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 2021 was			
File individaul tax return	**File joint tax return**	**IRMAA** (Income related Medicare Adjustment Amount)	**You pay (in 2023)**
$97,000 or less	$194,000 or less	$0	$164.90
Above $97,000 up to $123,000	Above $194,000 up to $246,000	$64.90	$230.80
Above $123,000 up to $153,000	Above $246,000 up to $306,000	$164.80	$329.70
Above $153,000 up to $183,000	Above $306,000 up to $366,000	$263.70	$428.60
Above $183,000 and less than $500,000	Above $366,000 and less than $750,000	$362.60	$527.50
$500,000 or above	$750,000 and above	$395.60	$560.50

The information in this chart can be found at 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 - $226 per year

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

Visit 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.

Citizens
INSURANCE SOLUTIONS
More than 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.

If your yearly income in 2021 was			
File individaul tax return	**File joint tax return**	**File married & separate tax return**	**You pay (in 2023)**
$97,000 or less	$194,000 or less	$97,000 or less	Your premium plan
Above $97,000 up to $123,000	Above $194,000 up to $246,000	Not Applicable	$12.20 + your plan premium
Above $123,000 up to $153,000	Above $246,000 up to $306,000	Not Applicable	$31.50 + your plan premium
Above $153,000 up to $183,000	Above $306,000 up to $366,000	Not Applicable	$50.70 + your plan premium
Above $183,000 and less than $500,000	Above $366,000 and less than $750,000	$ 183,000 and less than $500,000	$70.00 + your plan premium
$500,000 or above	$750,000 and above	$500,000 and above	$77.90 + your plan premium

2023 Part D National Base Beneficiary Premium - $31.50

This figure is used to estimate the Part D late enrollment penalty and the above 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 for more informaiton.

For more information about Medicare costs, visit 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 to 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.

Just a few companies we represent…

Humana.

Amerigroup
An Anthem Company

SilverScript®

aetna®

Cigna.

UnitedHealthcare

of Tennessee

ambetter.

Gerber®

Health Insurance Marketplace

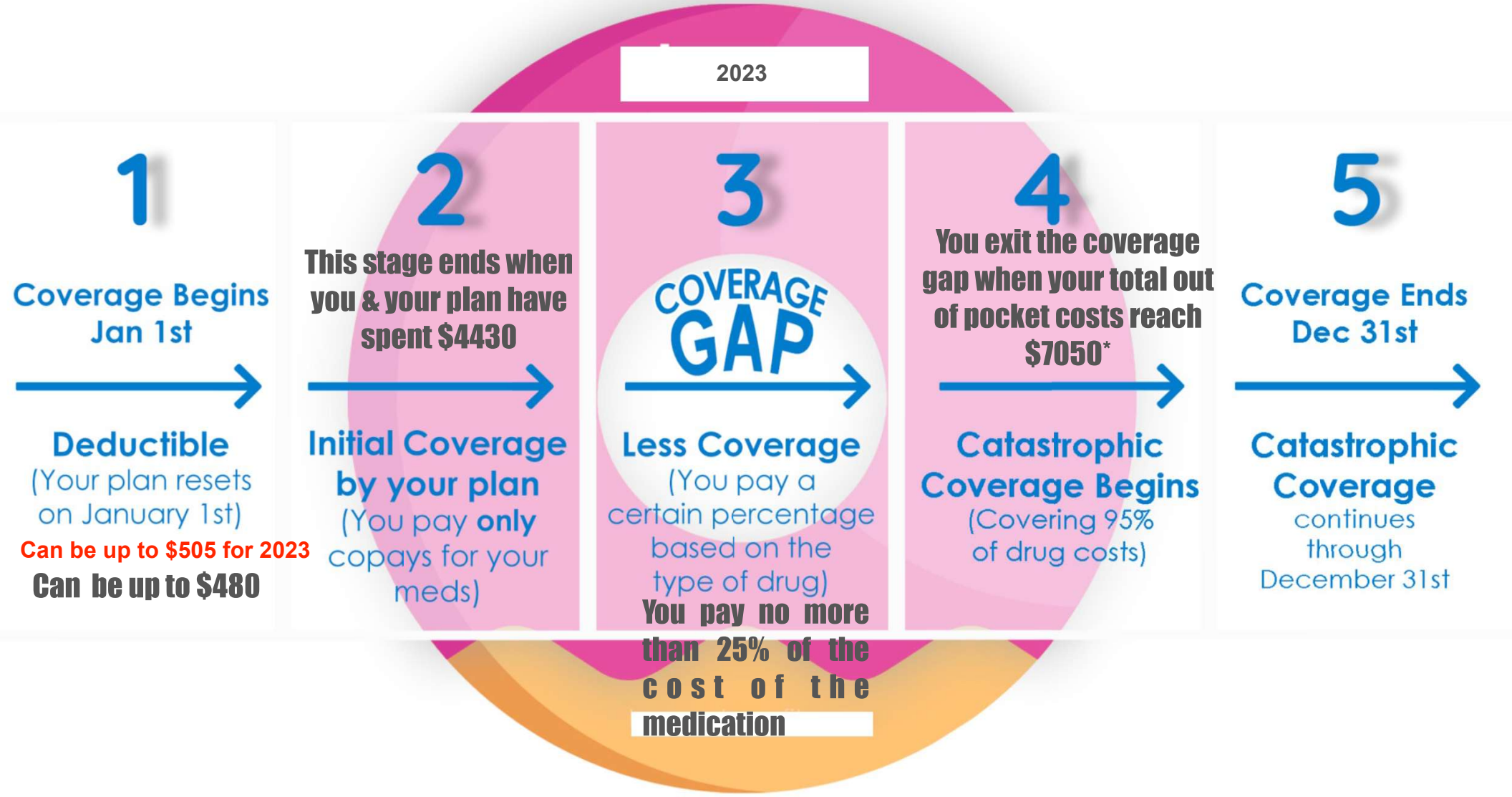
WellCare®
Beyond Healthcare. A Better You.

Mutual of Omaha

ManhattanLife™
Standing By You. Since 1850.

Citizens
INSURANCE SOLUTIONS
More than Medicare

The Medicare Donut Hole



*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)

Overview of Available Plans

Medicare Supplement Plans A, B, C, F, G, K, L, N and Medicare Select Plans G and N are currently being offered by UnitedHealthcare Insurance Company.

♦ Medicare Select Plans G and N contain the same benefits as standardized Medicare Supplement Plans G and N, except for restrictions on your use of hospitals.

Benefit Chart of Medicare Supplement Plans Sold on or after January 1, 2020

This chart shows the benefits included in each of the standard Medicare supplement plans. Every company must make Plan "A" available. Some plans may not be available. Only applicants' **first** eligible for Medicare before 2020 may purchase Plans C, F, and high deductible F.

Note: A ✔ means 100% of this benefit is paid.

Benefits	Plans Available to All Applicants								Medicare first eligible before 2020 only	
	A	B	D	G[1]♦	K	L	M	N♦	C	F[1]
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
Medicare Part B coinsurance or Copayment	✔	✔	✔	✔	50%	75%	✔	✔ copays apply[3]	✔	✔
Blood (first three pints)	✔	✔	✔	✔	50%	75%	✔	✔	✔	✔
Part A hospice care coinsurance or copayment	✔	✔	✔	✔	50%	75%	✔	✔	✔	✔
Skilled nursing facility coinsurance			✔	✔	50%	75%	✔	✔	✔	✔
Medicare Part A deductible		✔	✔	✔	50%	75%	50%	✔	✔	✔
Medicare Part B deductible									✔	✔
Medicare Part B excess charges				✔						✔
Foreign travel emergency (up to plan limits)			✔	✔			✔	✔	✔	✔
Out-of-pocket limit in 2021[2]					$6220[2]	$3110[2]				

[1] Plans F and G also have a high deductible option which require first paying a plan deductible of $2370 before the plan begins to pay. Once the plan deductible is met, the plan pays 100% of covered services for the rest of the calendar year. High deductible plan G does not cover the Medicare Part B deductible. However, high deductible plans F and G count your payment of the Medicare Part B deductible toward meeting the plan deductible.

[2] Plans K and L pay 100% of covered services for the rest of the calendar year once you meet the out-of- pocket yearly limit.

[3] Plan N pays 100% of the Part B coinsurance, except for a co-payment of up to $20 for some office visits and up to a $50 co-payment for emergency room visits that do not result in an inpatient admission.

my Social Security

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.

Step 3

Provide some personal information to verify your identity.

Step 4

Choose a username and password to create your account.

(over)

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

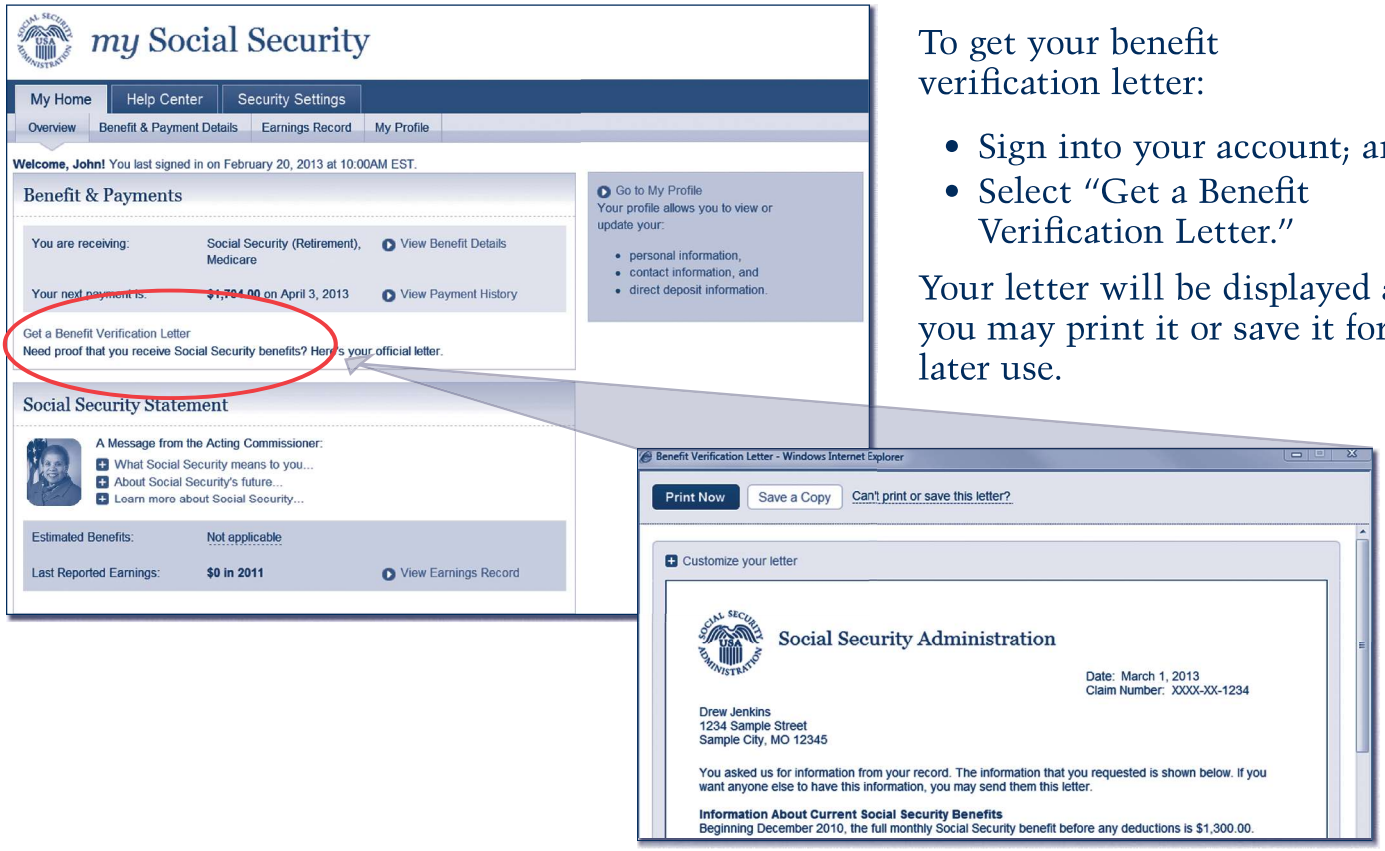
If you receive benefits, you also can:

- 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.



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.

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

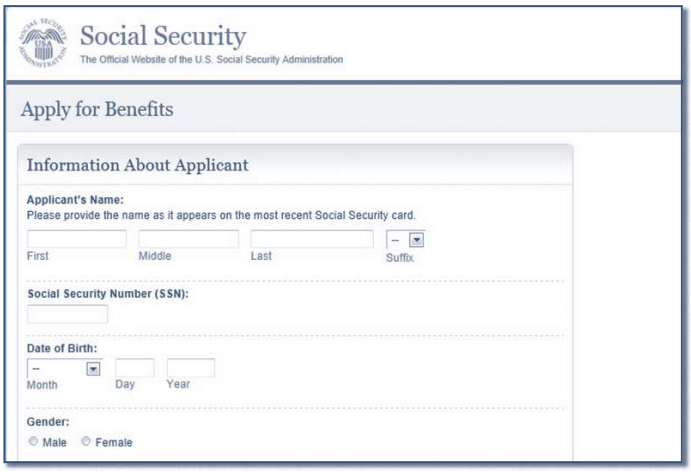
It's so easy! Just go to *www.socialsecurity.gov*

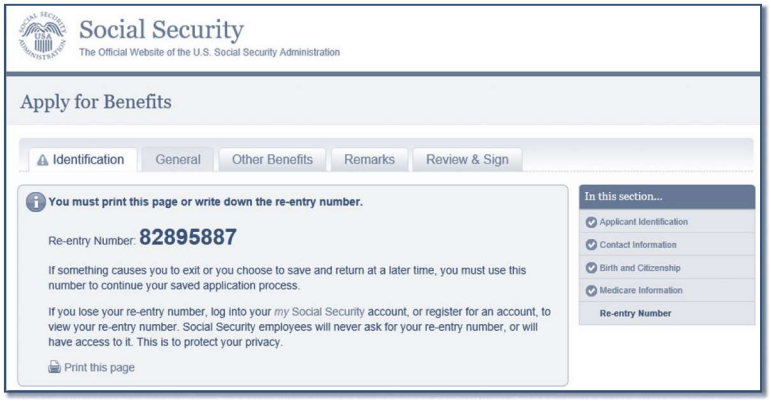
Welcome to the Social Security Benefit Application

- 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.

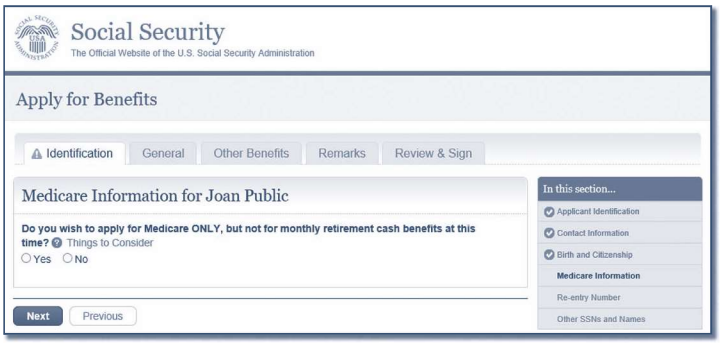




Re-entry Number

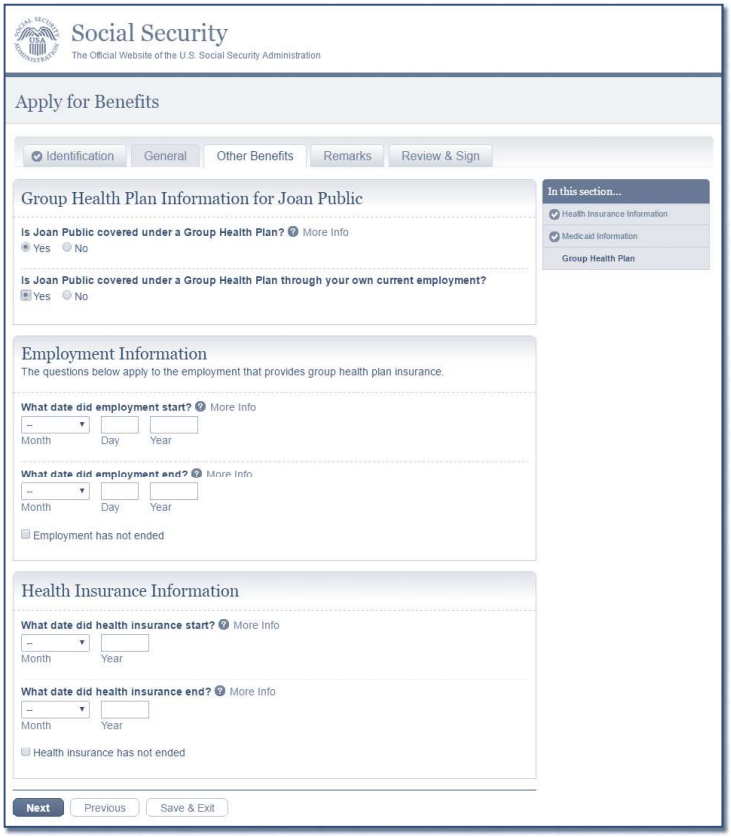
When you have successfully started your application, you will get a re-entry number that you can use to:

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



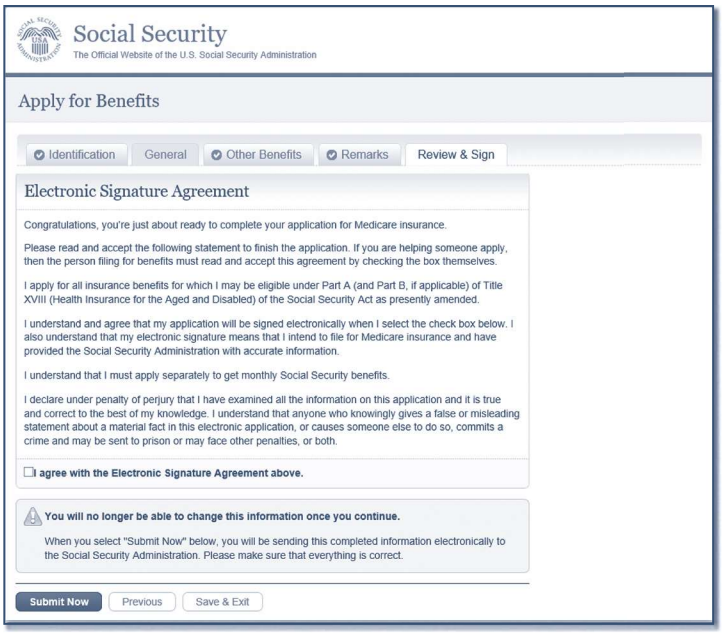
Medicare-only Decision

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.



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

Printed on recycled paper

Citizens
INSURANCE SOLUTIONS
More than Medicare

Notes:

Questions:

Next Steps: