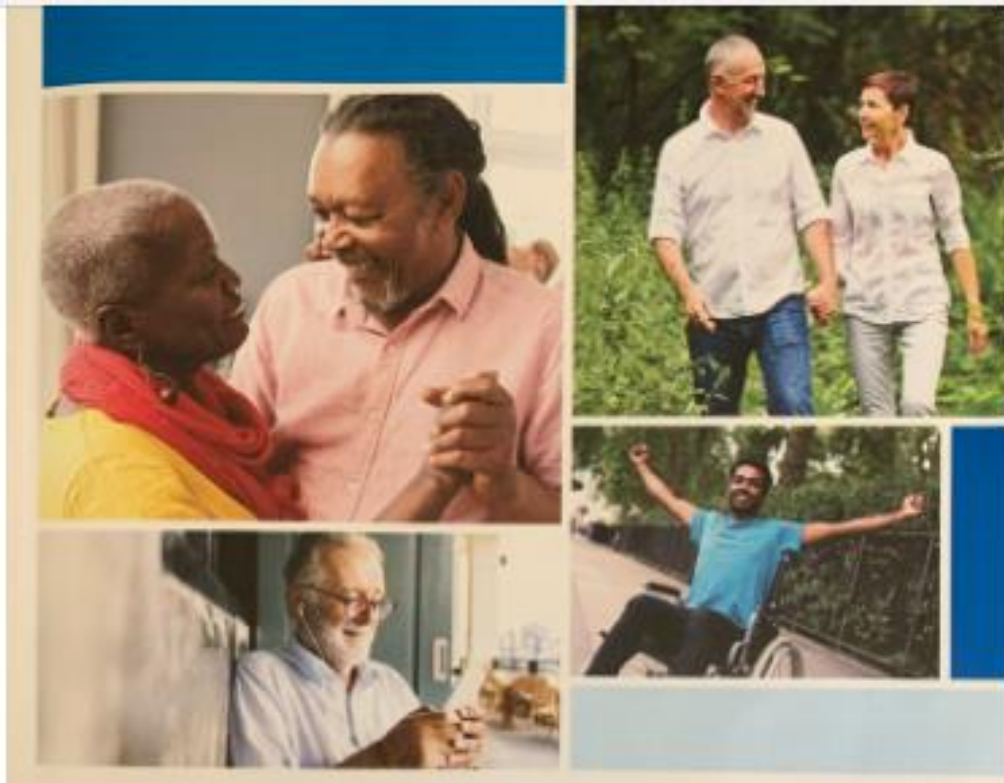




*Southern Maine*  
**AGENCY**  
*On* **AGING**  
EMPOWERING OLDER ADULTS  
AND THEIR CAREGIVERS

# Welcome to Medicare Seminar



**Mission driven  
& donor supported**

**Herb Janick, SHIP/SMP  
Certified Volunteer Medicare  
Counselor**

# SMAA Programs and Services

- **Resources & Information:** Individualized information, support and referrals.
- **Family Caregiver Program:** Education and guidance for caregivers
- **Money Minders:** Volunteers help with bill paying skills and more
- **Community Cafes:** Providing socialization and nutrition meals
- **Senior Volunteer Services:** Matching folks with SMAA volunteer opportunities
- **Meals on Wheels:** Providing home-bound adults with nutritious meals
- **Medicare:** Health Insurance Counseling, Education, and Problem Resolution
- **Respite for ME Grants** (from the State of Maine): To help you take care of a loved one at home – and to also help take care of you
- **Veterans Helping Veterans (partner agency):** Matching Vets with Vets for companionship and support
- **A Matter of Balance and Tai Chi:** Managing falls and increasing activity
- **“As You Like It”:** Dining out vouchers for select restaurants and cafeterias
- **Senior Games (partner agency):** Adult athletes 45+ can compete nationally and locally
- **Supplemental Food Program:** Connecting seniors with farm fresh food, pantries & more
- **Phone Pals:** Making social connections by matching volunteers with clients who may be home-bound providing conversation and companionship.

# Medicare Myths ...

- **Medicare is FREE ...**
- **Medicare covers everything ...**
- **Medicare covers prescription drugs ...**



# Two Ways to get your Medicare

**Step 1:** Decide how you want to get your Medicare coverage

**Original Medicare**

or

**Medicare Advantage Plan (Part C)**

**Part A**

Hospital  
Insurance

**Part B**

Medical  
Insurance

**Combines Parts**

**A and B**

**usually Part D**

**Step 2:** Decide if you want to add Supplemental Coverage

**Medigap**

Medicare  
Supplemental  
Insurance

**Step 2:** Decide if you need to add DRUG coverage

**Part D**

Prescription Drug Coverage  
(if not already Included)

**Step 3:** Decide if you want to add DRUG coverage

**Part D**  
Prescription  
Drug  
Coverage

**End**

**End**

Remember: If you have a Medicare Advantage Plan, you cannot be sold a Medigap Policy to pay for out-of-pocket costs.

# Medicare Part A

- **Inpatient Hospital stays**
  - ✓ Semi-private room, meals, general nursing, supplies, 190 days inpatient mental health (lifetime limit)
- **Skilled nursing facility (SNF) care**
  - ✓ Skilled nursing or therapy need
- **Home health care**
  - ✓ Part time skilled nursing care; OT, PT & speech therapy; some home health aide service; durable medical equipment
- **Hospice care**
  - ✓ Special care for terminally ill and their families
- **Blood**

# Paying for Medicare Part A – 2025

- Hospital Coverage (Part A) is paid during work years for *most* Americans
  - ✓ You must have the equivalent of 40 quarters under Social Security or Railroad Retirement
- Has a “benefit period” deductible of \$1,676
  - ✓ \$0 co-pay for the first 60 days of each benefit period
  - ✓ \$419 co-pay per day for days 61-90 of each benefit period
- Skilled Nursing Facility (SNF)
  - ✓ \$0 co-pay for the first 20 days of each benefit period
  - ✓ \$209.50 co-pay per day for days 21-100 of each benefit period

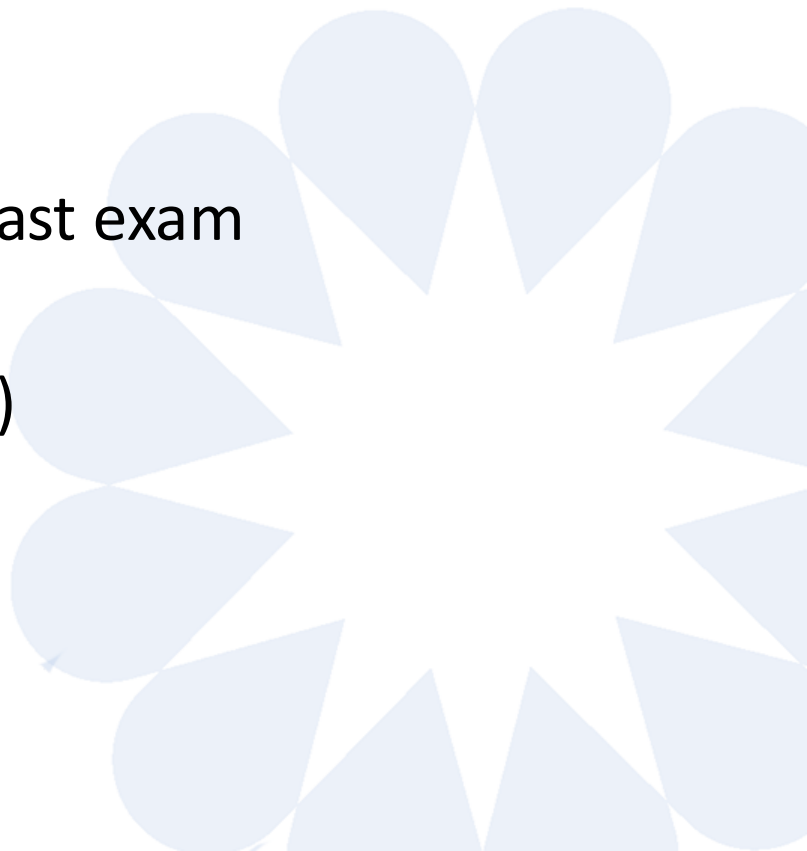
# Medicare Part B

Typically pays 80% of:

- Doctor's services
- Outpatient medical and surgical services and supplies
- Diagnostic tests
- Outpatient therapy
- Clinical Laboratory services
- Home health care
- Durable medical equipment
- Blood
- Ambulance service (if medically necessary)
- Outpatient mental health services
- Some preventive health care services
- Limited outpatient prescription drugs



# Part B Covered Preventive Services:

- Bone mass measurement
  - Colorectal cancer screening
  - Diabetes services and some supplies
  - Glaucoma testing
  - Screening mammogram
  - Pap test/pelvic exam/clinical breast exam
  - Prostate cancer screening
  - Vaccinations (including Flu shots)
  - Tobacco cessation services
  - Cardiovascular screening
  - Medicare annual wellness exam
- 

# Medicare Part B Costs – 2025

## Premiums

- If you are new to Medicare in 2024 your monthly premium is \$185.00
  - ✓ For incomes above \$106,000 (single) or \$212,000 (couple) monthly premiums may be higher Income-Related Monthly Adjustment Amount (IRMAA) – Looks back two years – surcharge is based MAGI, e.g. 2023 taxes

## Annual Deductible

- \$257.00 in 2025
- 20% coinsurance for most services with Medicare picking up 80%

## Financial Aid

- There may be some financial aid programs to help pay for coverage based on income
  - Medicare Savings Program
  - Low Income Subsidy (Extra Help)

# Medigap

## (Medicare Supplemental Insurance)

***Private Health Insurance Policy typically covers the 20% Original Medicare does not pay***

- Sold by private insurance companies
- Must follow Federal and State laws
- Must say “Medicare Supplement Insurance”
- Covers “gaps” in Original Medicare Plan payments
- 10 standardized policies A-D, F-G, and K-N for 2017
- Medigap Open Enrollment Period
  - ✓ 6-month period begins 1<sup>st</sup> month enrolled into Part B

Medicare Supplement insurance can only be sold in ten standard plans, and two high deductible plans – F and G.

See page 6 for a description of the benefits listed in this chart and for information on the high deductible plans.

The following chart shows the benefits included in each plan. Every company offering Medicare Supplement insurance **must** make Plan A available.

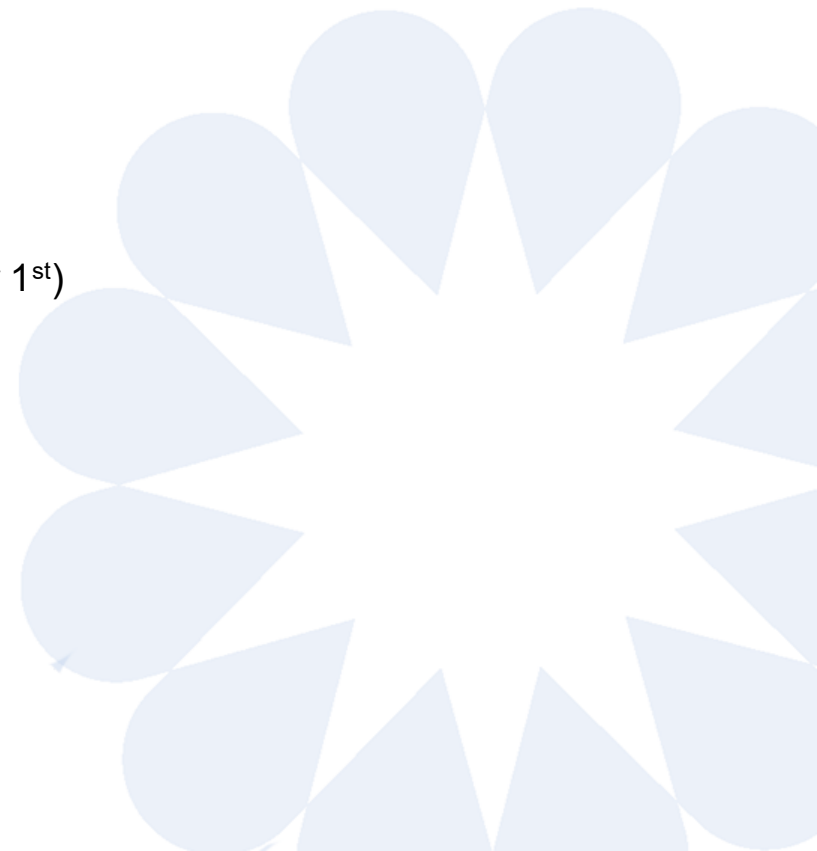
**NOTE: Plans C, F, and High Deductible F cannot be sold to “newly eligible” individuals as of January 1, 2020. Those who were eligible to purchase these plans prior to January 1, 2020 will continue to be eligible to purchase them after that date.**

	PLAN A	PLAN B	PLAN D	PLAN G	PLAN K*	PLAN L*	Plan M	Plan N	PLAN C	PLAN F
2024 Benefit Values	Basic Benefits	Basic Benefits	Basic Benefits	Basic Benefits	50% Basic Benefits except 100% Part A Co-insurance	75% Basic Benefits except 100% Part A Co-insurance	Basic Benefits	Basic, except up to \$20 office copay and up to \$50 ER copay	Basic Benefits	Basic Benefits
\$204/day Days 21-100			Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	50% Skilled Nursing Co-insurance	75% Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance	Skilled Nursing Co-insurance
\$1,632		Part A Deductible	Part A Deductible	Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
\$240									Part B Deductible	Part B Deductible
Varies				Part B Excess (100%)						Part B Excess (100%)
Varies			Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency
					Out-of-pocket limit \$7,060; paid at 100% after limit reached	Out-of-pocket limit \$3,530; paid at 100% after limit reached				

\*Plans K and L provide for different cost-sharing for items and services than Plans A through G. Once you reach the annual limit (\$7,060 for Plan K and \$3,530 for Plan L in 2024) the plan pays 100% of the Medicare co-payments, coinsurance, and deductibles for the rest of the calendar year. The out-of-pocket annual limit does NOT include charges from your provider that exceed Medicare-approved amounts, called “Excess Charges.” You will be responsible for paying excess charges. The out-of-pocket annual limit will increase each year for inflation.

# Medicare Part D (PDP) – 2025

- 2025 Monthly Premium Range
  - \$0.00 to \$156.60
  - ✓ For incomes above \$106,000 (single) or \$212,000 (couple) monthly premiums may be higher Income-Related Monthly Adjustment Amount (IRMAA) – Looks back two years – surcharge is based MAGI, e.g. 2023 taxes
- 2024 Deductibles
  - Many plans have no deductible
  - \$590 Maximum Deductible
- Open Enrollment Period
  - October 15<sup>th</sup>-December 7<sup>th</sup> (coverage effective January 1<sup>st</sup>)
- Special Enrollment Periods
  - Move out of plan's service area
  - Lose other creditable prescription drug coverage
  - Qualify for MaineCare



# Part D Four Phases

- Cost before Deductible
- Cost after Deductible
- Catastrophic coverage



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Prescription Drug Coverage  
(if not already Included)

Step 3: Decide if you want to add DRUG coverage

**Part D**  
Prescription  
Drug  
Coverage

End


End

Remember: If you have a Medicare Advantage Plan, you cannot be sold a Medigap Policy to pay for out-of-pocket costs.

# Medicare Advantage

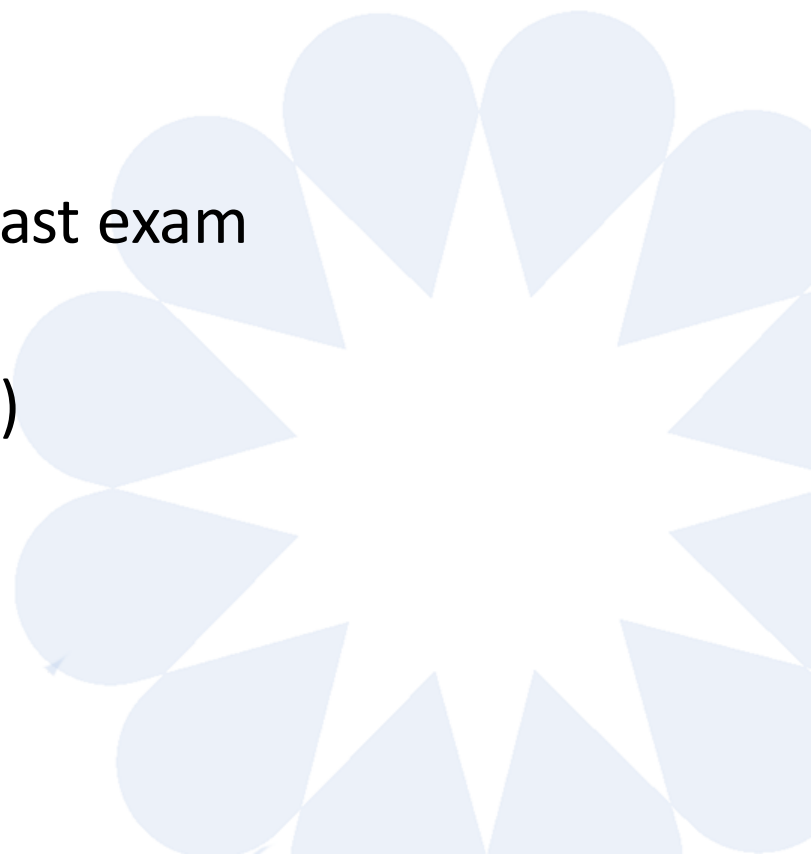
- It is a “substitute” for Original Medicare - an attempt by the Federal Government to outsource Medicare administration
- Generally HMO, HMO-POS, PPO, or PFFS style coverage
  - Special Needs Plans (SNP): Chronic Condition, Institutional, Dual Eligible
- Medicare A and B are administered by a private insurance company of your choice
- Medicare Part D is generally included in most Medicare Advantage Plans
- Other options may be available, e.g. Dental, Vision, Hearing, Foreign Emergency Travel, Annual Physical
- Costs vary by plan and are determined by a private insurance company
  - For incomes above \$106,000 (single) or \$212,000 (couple) monthly premiums may be higher Income-Related Monthly Adjustment Amount (IRMAA) – Based on 2023 Taxes
- Deductibles are determined by a private insurance company

## **Medicare Advantage Plans (MAP) pay a varying % of:**

- Doctor's services
  - Hospital services
  - Outpatient medical and surgical services and supplies
  - Diagnostic tests
  - Outpatient therapy
  - Clinical Laboratory services
  - Home health care
  - Durable medical equipment
  - Blood
  - Ambulance service (if medically necessary)
  - Outpatient mental health services
  - Some preventive health care services
- 

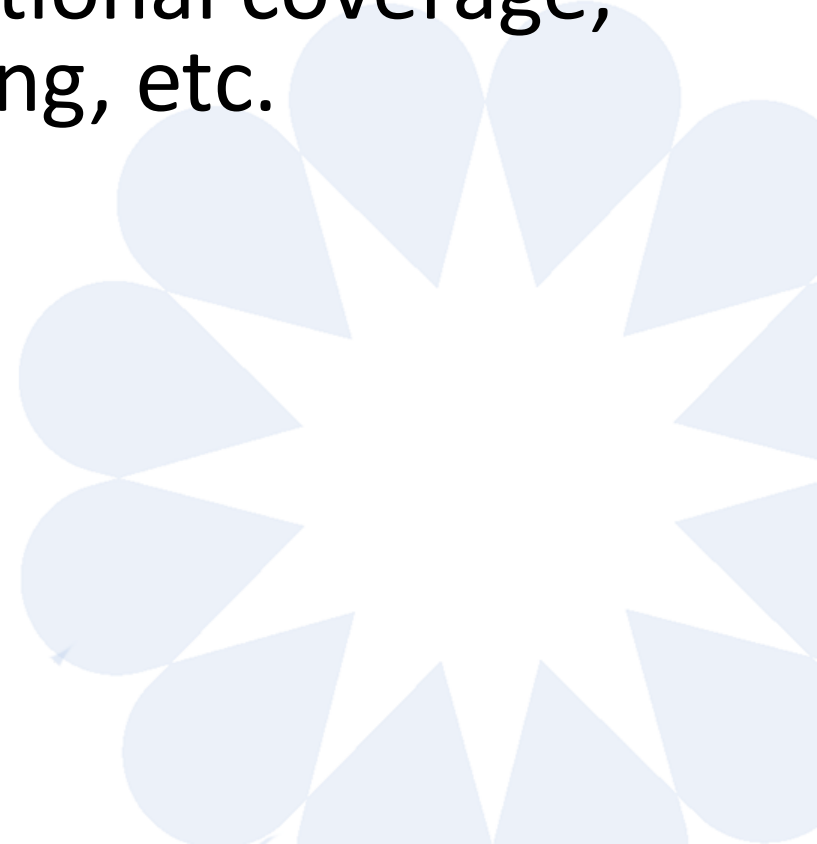
# MAP Preventive Services:

- Bone mass measurement
- Colorectal cancer screening
- Diabetes services and some supplies
- Glaucoma testing
- Screening mammogram
- Pap test/pelvic exam/clinical breast exam
- Prostate cancer screening
- Vaccinations (including Flu shots)
- Tobacco cessation services
- Cardiovascular screening
- Medicare annual wellness exam

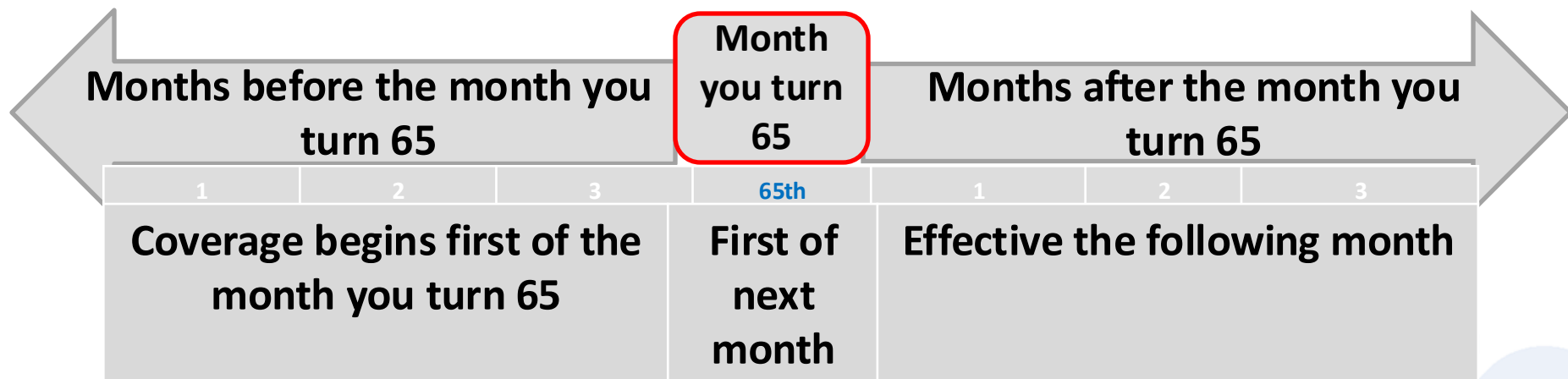


# What's Different with Medicare Advantage

- Managed Care plans ...
- In network /out of network
- Typically, they have additional coverage, e.g. vision, dental, Hearing, etc.
- Low or no premiums
- Cost Structure:
  - Copays
  - Coinsurance
  - Deductibles



# Medicare Initial Enrollment Period (IEP)



During your IEP you can enroll:

- Part A, Part B
- Part C (if you have Part A and Part B)
- Part D (if you have Part A and/or Part B)
- Medigap policy (if you have Parts A and B)

**No late  
enrollment  
penalties**

**7-Month Period**

# Key Medicare Enrollment Periods

*Important Dates to remember depending on your situation*

## Initial Enrollment

*7 Month window: 3 months before your birthday, your birthday month, and 3 months after your birthday*

## General Enrollment

*If you miss your IEP ..  
Jan 1<sup>st</sup> to March 31<sup>st</sup>  
Effective the following month Penalties may apply*

## Special Enrollment

*You can enroll in Medicare after leaving your employer plan. You have 8 months after leaving an employer plan, ACA, or other insurance.*

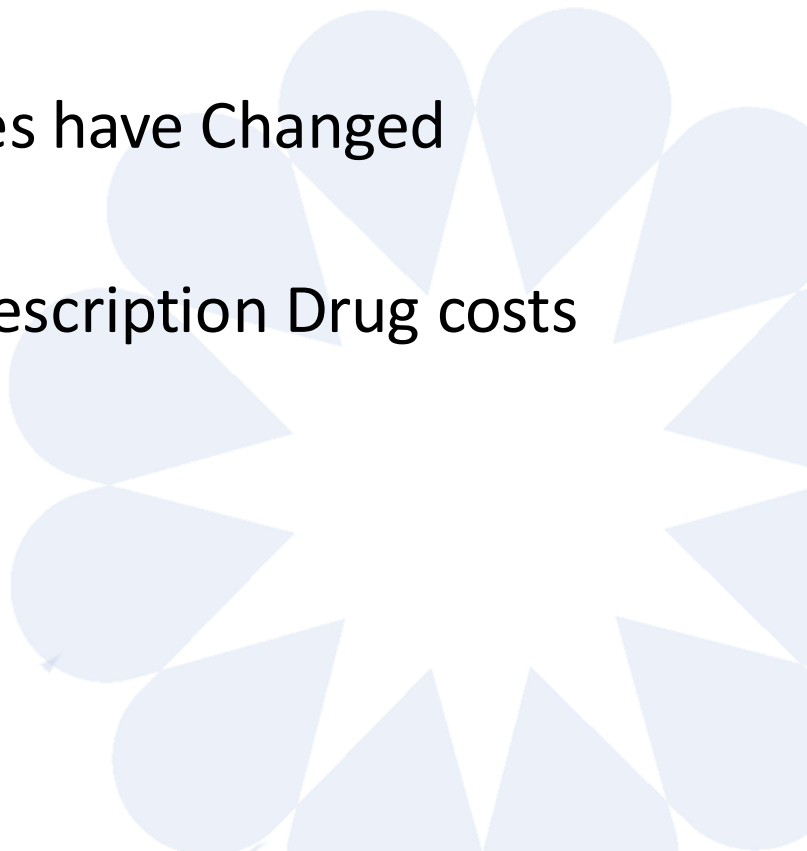
*You can also make changes to your Medicare Advantage and Medicare prescription drug coverage when certain events happen, e.g. retirement, if you move, if you lose other insurance coverage.*

M  
E  
D  
I  
C  
A  
R  
E

# Medicare Savings Program (MSP)

- Medicare Savings Programs (MSP) are federally funded programs administered by each state. These programs are for people with limited income and resources to help pay some or all their Medicare premiums, deductibles, copayments, and coinsurance.
- It pays for a broad range of medical services and limits out-of-pocket costs for eligible adults, older adults, children, pregnant women, and people with disabilities. MSPs are a specific subset of Medicaid benefits that help pay for the costs of Medicare.
- Please contact the Southern Maine Agency on Aging to see if you qualify ... (207) 396-6500

# What's New in 2025

- Improvements to Medicare Plan Finder
  - Medicare Prescription Payment Plan (MPPP)
  - Prescription Drug Coverage Phases have Changed
  - A \$2,000 cap on out-of-pocket prescription Drug costs
  - Continued \$35 cap on Insulin
- 

# Medicare Plan Finder Improvements ...

The MPF is a tool on Medicare.gov that allows users to compare and shop for Medicare health and drug plans.

- **Mobile friendliness**
  - The MPF is now mobile friendly, allowing users to compare coverage options on their smartphones and tablets.
- **Easy to read**
  - The MPF is designed to be easy to read, with streamlined information presented in plain language.
- **In-network pharmacies**
  - Users can now find in-network and preferred pharmacies from the “plan results” page.
- **Print options**
  - Users can print the “plan results” and “plan compare” pages.
- **Other help with drug costs**
- A new section in the MPF provides information about programs that may be available to help lower drug costs.

# Medicare Prescription Payment Plan (MPPP)

- New in 2025 ... this program allows beneficiaries to spread prescription drug costs over 12 months. This is not a savings program. Rather it is intended to make prescription drugs cost more manageable.
- You can see what the impact of this program will have on your costs by using the Medicare.Gov plan finder tool.
- To enroll in the MPPP contact your health care provider and or PDP.
- Please contact the Southern Maine Agency on Aging to see if you qualify ... (207) 396-6500

# Prescription Drug Coverage Phases have Changed

- Cost before deductible Phase
- Cost after deductible
- Cost after out-of-pocket cap



# What's New in 2025

- Improvements to Medicare Plan Finder
- Medicare Prescription Payment Plan (MPPP)
- Prescription Drug Coverage Phases have Changed
- A \$2,000 cap on out-of-pocket prescription Drug costs
  - As a result of the Inflation Reduction Act (IRA)
- Continued \$35 cap on Insulin
  - As long as the brand is on the PDP formulary

# Medicare Takeaways ...

- **Enrollment Periods ...**
- **IRMAA** (Income-Related Monthly Adjustment Amount) a two year look back of MAGI
- **HSA's ... may incur an IRS penalty**
- **See if the MPPP is right for you**
- **Maine's HealthCare Marketplace is: CoverME.gov**
  - **Free Local Help is Available through Consumers for Affordable Healthcare**
  - **Website: Consumers for Affordable Health – Maine**
  - **Phone: 1-800-965-7476**

# Helpful Contact Information

- Centers for Medicare and Medicaid (CMS)
  - 1-800-MEDICARE (800-633-4227)
  - Website: [www.medicare.gov](http://www.medicare.gov)
- Social Security Administration (SSA)
  - 1 (800) 772-1213
  - Website: [www.ssa.gov](http://www.ssa.gov)
- The Southern Maine Area on Aging (SMAA)
  - (207) 396-6500
  - Website: [Southern Maine Agency on Aging \(smaaa.org\)](http://Southern Maine Agency on Aging (smaaa.org))
- Department of Human Services (DHHS) - Office for Family Independence
  - (855) 797-4357
  - Website: <https://www.maine.gov/dhhs/ofi/applications-forms>:
- Legal Services for the Elderly (LSE)
  - 1-800-750-5353
  - Website: [Legal Assistance | Department of Health and Human Services \(maine.gov\)](http://Legal Assistance | Department of Health and Human Services (maine.gov))
- Maine's Healthcare Marketplace
  - 1-866-636-0355
  - Website: [coverME.gov](http://coverME.gov)

# Stay Tuned ... Plan Finder Tool is Next



If you have time after the presentation ... we  
can demo the Medicare Plan Finder