

# MEDICARE

## FOR INDIVIDUALS 65+

### Medicare enrollment periods

To ensure no gaps in coverage, arrange for Medicare and supplemental insurance before existing coverage ends.

|   |   |
|---|---|
| Initial enrollment period for Part A (hospitalization) and Part B (medical services).                     | Starts 3 months before 65th birthday, with coverage taking effect the first day of the month in which you turn 65.  |
| Special enrollment period for Parts A and B (for people who are covered by an employer group plan at 65). | Can enroll in Medicare anytime during employment or when group coverage ends.   |
| General enrollment period for Parts A and B   | Those who miss the initial or special enrollment periods can sign up between January 1 and March 31 each year. Coverage begins the month after enrollment.                                  |
| Initial enrollment period for Part C (Medicare Advantage).  | May coincide with initial or special enrollment period for Parts A and B.   |
| Initial enrollment period for Part D (drugs).   | May coincide with initial or special enrollment period for Parts A and B. If you have creditable drug coverage through a retiree or employer plan, it is not necessary to enroll in Part D. |
| Open enrollment period for Medigap policies   | Starts the first of the month in which you are BOTH over 65 and have Part B, and lasts 6 months. During this time, Medigap insurers have to take you, regardless of health status.          |

Medicare Advantage open enrollment period: January 1 – March 31. During this time you may:

- Switch to a different Medicare Advantage plan
- Drop your Medicare Advantage plan and return to Original Medicare (and sign up for a standalone Part D drug plan)
- Drop your standalone Part D drug plan

Annual open enrollment period for Medicare Advantage plans and drug plans: October 15 – December 7.

During this time you may:

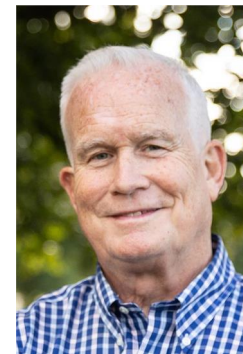
- Change drug plans or enroll in a new drug plan
- Change Medicare Advantage plans or enroll in a new plan

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### Premiums and deductibles for 2025

**Part A:** No premium if eligible for Social Security as a worker, spouse, divorced spouse, or surviving spouse

| Part B monthly premium |                       |                                |                        |                                  |                      |                                    |
|------------------------|-----------------------|--------------------------------|------------------------|----------------------------------|----------------------|------------------------------------|
| MAGI Single            | MAGI Joint            | MAGI Married filing separately | Part B monthly premium | Part B income-related adjustment | Total Part B premium | Part D Income-related adjustment** |
| ≤ \$106,000            | ≤ \$212,000           | ≤ \$106,000                    | \$185.00               | \$0.00                           | \$185.00             | \$0.00                             |
| \$106,001 - \$133,000  | \$212,001 - \$266,000 |                                | \$185.00               | \$74.00                          | \$259.00             | \$13.70                            |
| \$133,001 - \$167,000  | \$266,001 - \$334,000 |                                | \$185.00               | \$185.00                         | \$370.00             | \$35.30                            |
| \$167,001 - \$200,000  | \$334,001 - \$400,000 |                                | \$185.00               | \$295.90                         | \$480.90             | \$57.00                            |
| \$200,001 - \$499,999  | \$400,001 - \$749,999 | \$106,001 - \$393,999          | \$185.00               | \$406.90                         | \$591.90             | \$78.60                            |
| ≥ \$500,000            | ≥ \$750,000           | ≥ \$394,000                    | \$185.00               | \$443.90                         | \$628.90             | \$85.80                            |

Source: Social Security Administration

\*\*The Part D income-related adjustment is paid to Medicare and is in addition to any premium paid to the insurance company offering the drug plan.

### 2025 Deductibles (may be covered by supplemental insurance)

|   |  |
|---|--|
| Part A — 1st 60 days of hospitalization | \$1,676 per hospital stay  |
| Part A — days 61–90                     | \$419 per day  |
| Part A — >90 days                       | \$838 per day  |
| Part B                                  | \$257 per year   |
| Part D                                  | Deductible: \$590 per year<br>After the deductible, you pay 25% of drug costs. Out-of-pocket spending is capped at \$2,000 (new for 2025 with the Inflation Reduction Act) |

### References

Medicare & You ..... [www.medicare.gov/publications/10050-medicare-and-you.pdf](http://www.medicare.gov/publications/10050-medicare-and-you.pdf)  
 Brochure: Getting Started ..... [www.medicare.gov/publications/11389-Medicare-Getting-Started.pdf](http://www.medicare.gov/publications/11389-Medicare-Getting-Started.pdf)  
 Enrolling in Medicare Part A & Part B ..... [www.medicare.gov/publications/11036-enrolling-medicare-part-a-part-b.pdf](http://www.medicare.gov/publications/11036-enrolling-medicare-part-a-part-b.pdf)  
 Understanding Medicare Part C & D Enrollment Periods ..... [www.medicare.gov/publications/11219-Understanding-Medicare-Advantage-Medicare-Drug-Plan-Enrollment-Periods.pdf](http://www.medicare.gov/publications/11219-Understanding-Medicare-Advantage-Medicare-Drug-Plan-Enrollment-Periods.pdf)  
 How Medicare Works with Other Insurance ..... [www.medicare.gov/publications/02179-how-medicare-works-with-other-insurance.pdf](http://www.medicare.gov/publications/02179-how-medicare-works-with-other-insurance.pdf)  
 Have You Done Your Yearly Medicare Plan Review? ..... [www.medicare.gov/publications/11220-your-yearly-medicare-review.pdf](http://www.medicare.gov/publications/11220-your-yearly-medicare-review.pdf)  
 How Medicare Works With Employer-Based Health Plans ..... [www.medicarerights.org/PartB-Enrollment-Toolkit/Toolkit-Description.pdf](http://www.medicarerights.org/PartB-Enrollment-Toolkit/Toolkit-Description.pdf)  
 Your Guide to Medicare Prescription Drug Coverage ..... [es.medicare.gov/publications/11109-Medicare-Drug-Coverage-Guide.pdf](http://es.medicare.gov/publications/11109-Medicare-Drug-Coverage-Guide.pdf)  
 Choosing a Medigap Policy: A guide for People with Medicare ..... [www.medicare.gov/publications/02110-medigap-guide-health-insurance.pdf](http://www.medicare.gov/publications/02110-medigap-guide-health-insurance.pdf)  
 Medicare Plan Finder ..... [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)

**Medicare does not pay for long-term care.**

Social Security Administration:  
**800-772-1213**

## Medicare choices

### Original Medicare or Medicare Advantage Plan?

- Original Medicare
  - Enroll in Medicare Parts A and B
  - Choose a standalone prescription drug plan and enroll in Part D
  - Choose a supplemental insurance policy (Medigap policy or employer/retiree insurance). Note: Once you turn 65, your employer or retiree insurance may work differently than it has in the past. It may be coordinated with Medicare. If you will be retaining employer or retiree coverage after turning 65, check with your plan to find out what you need to do to maintain coverage and to find out how it works.
- Medicare Advantage plan
  - Enroll in Medicare Parts A and B
  - Shop for and enroll in a Medicare Advantage plan that includes drug coverage offered by a private insurer

### Get help finding plans

- Use Medicare Plan Finder: [www.medicare.gov/plan-compare](http://www.medicare.gov/plan-compare)
- Identify lower-cost plans in your area
  - Drug plans and Medigap insurers if using Original Medicare
  - Medicare Advantage plans
- Call insurers for more information, or talk to a licensed health insurance agent.
- Talk to a State Health Insurance Assistance Program (SHIP) counselor: [www.shiptacenter.org](http://www.shiptacenter.org)

### How to enroll

- Visit [www.medicare.gov](http://www.medicare.gov). Click on “Apply for Medicare”
- Call the Social Security Administration: 800-772-1213

**HSA contributions may no longer be made after enrollment in Medicare**

\* As of 2020, Plans C and F are not available to people new to Medicare. If you already have either of those plans (or the high deductible Plan F), you will be able to keep your plan.

\*\* After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the Medigap plan pays 100% of covered services for the rest of the calendar year.

\*\*\* Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in inpatient admission.

\*\*\*\* If you have Original Medicare, and the amount a doctor or other health care provider is legally permitted to charge is higher than the Medicare-approved amount, the difference is called the excess charge.

[www.medicare.gov/supplements-other-insurance/how-to-compare-medigap-policies](http://www.medicare.gov/supplements-other-insurance/how-to-compare-medigap-policies)

## How Medicare works with other insurance

| If you  | Pays first                                   | Pays second       |
|---|--|-------------------|
| Are 65 or older and covered by a group health plan that covers <b>20 or more</b> employees based on the current employment of you or your spouse    | Group health plan                            | Medicare          |
| Are 65 or older and covered by a group health plan that covers <b>fewer than 20</b> employees based on the current employment of you or your spouse | Medicare (must be enrolled in Parts A and B) | Group health plan |
| Are over 65 and retired and have a retiree plan   | Medicare (must be enrolled in Parts A and B) | Retiree plan      |
| Are over 65 and on COBRA  | Medicare (must be enrolled in Parts A and B) | COBRA             |
| Are covered under TRICARE   | Medicare (must be enrolled in Parts A and B) | TRICARE           |

## Medigap insurance policies

| Medigap Benefits  | Medigap Plans |     |     |     |     |     |                 |                 |     |        |
|---|---------------|-----|-----|-----|-----|-----|-----------------|-----------------|-----|--------|
|   | A             | B   | C   | D   | F*  | G   | K               | L               | M   | N      |
| <b>Part A coinsurance and hospital costs up to an additional 365 days after Medicare benefits are used up</b> | Yes           | Yes | Yes | Yes | Yes | Yes | Yes             | Yes             | Yes | Yes    |
| <b>Part B coinsurance or copayment</b>  | Yes           | Yes | Yes | Yes | Yes | Yes | 50%             | 75%             | Yes | Yes*** |
| <b>Blood (first 3 pints)</b>  | Yes           | Yes | Yes | Yes | Yes | Yes | 50%             | 75%             | Yes | Yes    |
| <b>Part A hospice care coinsurance or copayment</b>   | Yes           | Yes | Yes | Yes | Yes | Yes | 50%             | 75%             | Yes | Yes    |
| <b>Skilled nursing facility care coinsurance</b>  | No            | No  | Yes | Yes | Yes | Yes | 50%             | 75%             | Yes | Yes    |
| <b>Part A deductible</b>  | No            | Yes | Yes | Yes | Yes | Yes | 50%             | 75%             | 50% | Yes    |
| <b>Part B deductible</b>  | No            | No  | Yes | No  | Yes | No  | No              | No              | No  | No     |
| <b>Part B excess charge****</b>   | No            | No  | No  | No  | Yes | Yes | No              | No              | No  | No     |
| <b>Foreign travel exchange (up to plan limits)</b>  | No            | No  | 80% | 80% | 80% | 80% | No              | No              | 80% | 80%    |
| <b>Out-of-pocket limit**</b>  | N/A           | N/A | N/A | N/A | N/A | N/A | \$7,220 in 2025 | \$3,610 in 2025 | N/A | N/A    |

If you live in Massachusetts, Minnesota, or Wisconsin, Medigap policies are standardized in a different way.