



Known Updates to Medicare Premiums, Deductibles, and Rules

Today's Topics

- Known premium and deductible changes
- Known rule changes
- Announcements

Training materials

- This PowerPoint

Housekeeping

Please honor the following requests:

- There will be specific question times
- Send questions to “Chat Monitor”
- Mute yourself
- Raise your hand
- Limit your questions to the material we are covering

Known Costs for 2024

Part A - Premiums

Premiums for Part A:

- 30+ month \$278/month
- <30 months \$505/month

Part A - Deductibles

Hospital:

- Days 1-60 \$1,632
- Days 61-99 \$408/day
- Lifetime Reserve \$816/day

Skilled Nursing:

- Days 0-20 \$0
- Days 21-100 \$204/day

Part B

- Monthly Premium \$174.70
- Annual Deductible \$240.00
- Immunosuppressive Part B \$103.00
- Insulin for Insulin pumps max \$35

Income-Related Monthly Adjustment Amount (IRMAA)

MULTIPLIERS	Standard	Single: \leq \$103,000 Married Filing Jointly: \leq \$206,000
	1.4x Standard	Single: \leq \$129,000 Married Filing Jointly: \leq \$258,000
	2.0x Standard	Single: \leq \$161,000 Married Filing Jointly: \leq \$322,000
	2.6x Standard	Single: \leq \$193,000 Married Filing Jointly: \leq \$386,000
	3.2x Standard	Single: $<$ \$500,000 Married Filing Jointly: $<$ \$750,000 Married Filing Separately $<$ \$397,000
	3.4x Standard	Single: \geq \$500,000 Married Filing Jointly: \geq \$750,000 Married Filing Separately \geq \$397,000

Part D

- Maximum deductible: \$545
- Initial coverage limit: \$5,030 (up from \$4,660 in 2023)
- Out-of-pocket threshold: \$8,000 (up from \$7,400 in 2023)
- 5% co-pay in Catastrophic period is being eliminated.
NO Co-pay in catastrophic period.

2024 Medicare Part D stand-alone prescription drug plans Washington state

Note: The annual deductible will be \$0 for all people with Extra Help, for any Part D plan.

Organization/plan name	Monthly premium	Premium with Extra Help	Annual deductible if no Extra Help	Contract & plan ID number
Aetna Medicare: 1-833-526-2445				
Silver Script Choice (PDP)	\$44.10	\$3.50	\$545	S5601/060
Silver Script Plus (PDP)	\$89.40	\$56.10	\$200	S5601/061
Silver Script SmartSaver (PDP)	\$3.30	\$2.70	\$280	S5601/205
Asuris Northwest Health: 1-888-369-3172				
Asuris Medicare Script Basic (PDP)	\$111.50	\$70.90	\$540	S5609/001
Asuris Medicare Script Enhanced (PDP)	\$127.00	\$86.40	\$0	S5609/002
Cigna: 1-800-735-1459				
Cigna Extra Rx (PDP)	\$65.20	\$24.60	\$145	S5617/275
Cigna Saver Rx (PDP)	\$14.20	\$14.20	\$545	S5617/380
Cigna Secure Rx (PDP)	\$39.90	\$0	\$545	S5617/148
Clear Spring Health: 1-877-317-6082				
Clear Spring Health Value Rx (PDP)	\$23.20	\$0	\$545	S6946/025

Part D Vaccinations Reminder



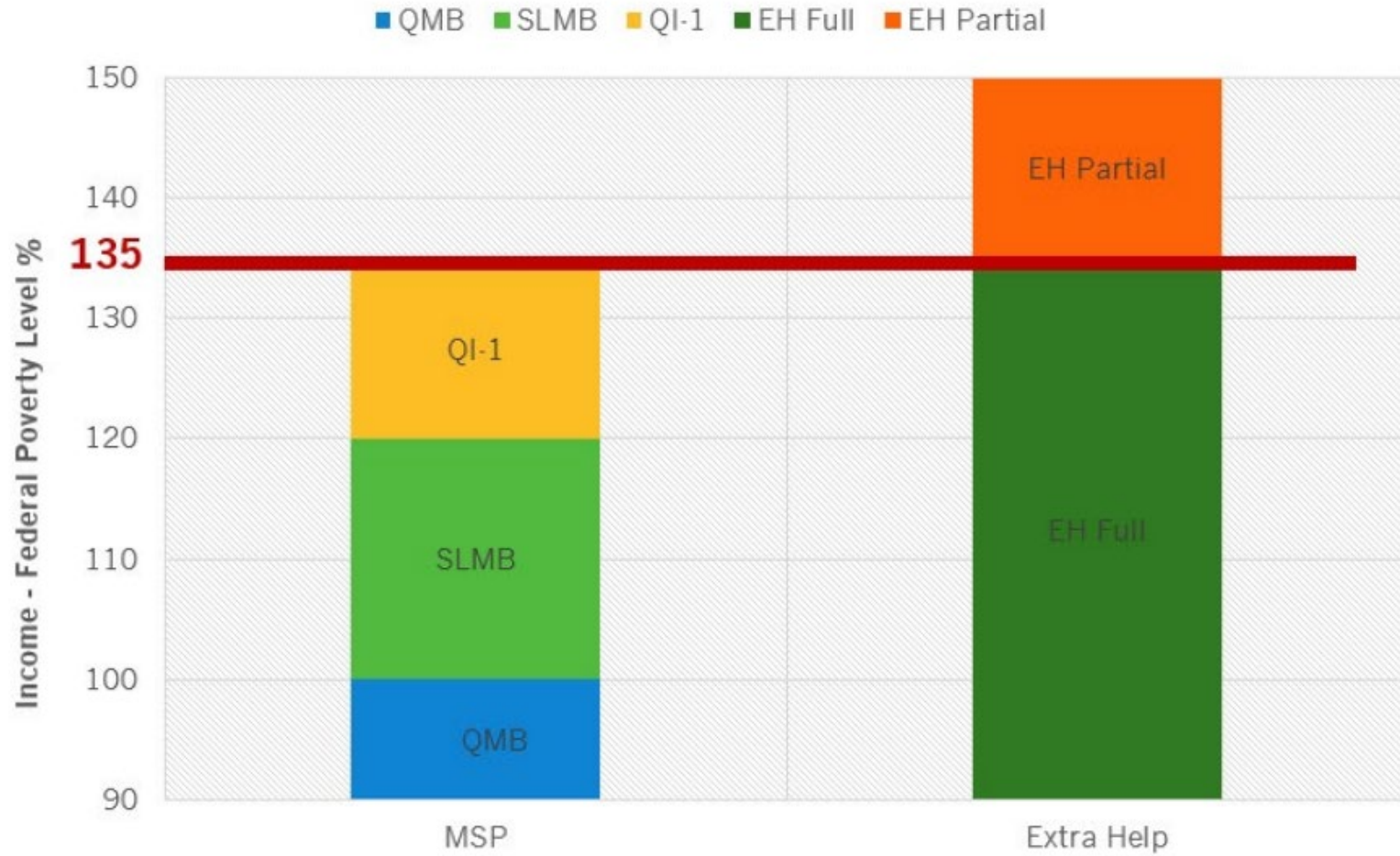
- There are no deductibles or copays for any Part D vaccinations recommended by the Advisory Committee on Immunization Practices (ACIP).
- For a list of vaccines, view this [chart](#).

LIS Extra Help

- Partial Extra Help being discontinued – Full Extra Help will be extended to 150% Federal Poverty Level (FPL)
- People between 135-150% FPL (above MSP levels) will:
 - Still need to apply through SSA – and **assets will be considered**
 - Get the same Extra Help benefits as those with income under 135% FPL
- January 1 start date

MSP & Extra Help

Income Levels MSP vs. Extra Help



Medigap

F & G High-deductible amount

- \$ 2,800

Maximum out-of-pocket (MOOP) amounts

- K – \$7,060
- L – \$3,530

Washington State Office of the Insurance Commissioner • Statewide Health Insurance Benefits Advisors (SHIBA)
10 Standardized Medicare Supplement (Medigap) plans chart

This chart shows the benefits included in each of the standard Medigap plans effective on or after Jan. 1, 2023. The Medigap policy covers coinsurance only after you've paid the Medicare deductible (unless the policy you have also covers the deductible).

Note about Plans C and F:
 Only applicants' first eligible for Medicare before 2020 can buy/keep Plans C, F, and high-deductible Plan F. Medigap Plans C and F are no longer available to people new to Medicare as of Jan. 1, 2020. If you were eligible for Medicare before Jan. 1, 2020, but not yet enrolled, you might be able to still buy a Plan C, F or high-deductible Plan F.

How to read the chart: ✓ = policy covers 100% of benefit; % = policy covers that percentage; Blank = policy doesn't cover that benefit

Plans available to all Medigap applicants	Medicare-eligible before 2020								C	F*
	A	B	D	G*	K	L	M	N		
Basic benefits										
Part A: Hospital coinsurance (plus costs up to an additional 365 days after Medicare benefits end)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Part A: Hospice care coinsurance or copay	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part B: Coinsurance or copay	✓	✓	✓	✓	50%	75%	✓	✓***	✓	✓
Medicare preventive care Part B coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Parts A & B: Blood (first 3 pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Additional benefits										
Skilled nursing facility care coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Part A deductible: \$1,600		✓	✓	✓	50%	75%	50%	✓	✓	✓
Part B deductible: \$226									✓	✓
Part B excess charges				✓						✓
Foreign travel emergency (lifetime limit of \$50,000)			80%	80%			80%	80%	80%	80%
Out-of-pocket yearly limit**					\$6,940	\$3,470				

*Plans F and G offer a high-deductible plan. You pay for Medicare-covered costs up to the deductible amount (\$2,700 in 2023) before your plan pays anything.
 **After you meet your out-of-pocket yearly limit and Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.
 ***Plan N pays 100% of the Part B coinsurance except up to \$20 copays for some office visits and up to \$50 copays for emergency room visits (if the hospital admits you, the plan waives your emergency room copays).

Need more help?

There's no yearly open enrollment period for Medicare Supplement (Medigap) plans. You may apply to buy or switch plans at any time. However, insurers may require you to pass a health questionnaire. If you have questions about who needs to take the questionnaire, call our Insurance Consumer Hotline. If you want individual help understanding all of your options, call our hotline and ask to speak with a SHIBA counselor in your area: **1-800-562-6900**.



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SHP521-SHIBA-Medigap-plans-Rev. 12-2022

Medicare Advantage (MA) Plans

MA Plans

Maximum out-of-pocket for Washington plans:

- In-network: \$2,700 - \$8,850
- In & Out-of-network: \$7,950 - \$13,300

The devil is in the details...

- Many plans have Part D deductibles
- A few have Health deductibles

MA Plan Marketing Changes (Final Rule)

CMS is **prohibiting** ads that:

1. Do not mention a specific plan name
2. Use words and imagery that may confuse beneficiaries
3. Use language or Medicare logos in a way that is misleading, confusing, or misrepresents the plan

If you see this happening:

- Let us know at SHIBA@oic.wa.gov
- Enter **Marketing** in Field 3 at the bottom of BCR

Reminders & Announcements

Counseling Reminders

- When working with clients, ask if they have a retiree plan. If you enroll them in a Medicare plan, they may be ***disenrolled from their retiree plan for life.***
- Keep it Simple (KISS) - When sharing Plan Finder results, the first 3-5 results in the summary generally meet the client's needs.
- If clients have questions about additional benefits (vision, dental, gym membership, etc.) on MA plans, refer them to the plan directly.

Marketing and Outreach

Have you or your clients seen or heard our ads:

- On the radio?
- On TV?
- In a provider waiting room?
- With a prescription from a pharmacy?

Let us know!

PEBB Open Enrollment & Rate Changes

Refer clients to PEBB

- 1-800-200-1004
- <https://www.hca.wa.gov/employee-retiree-benefits>

Open Enrollment for PEBB Medicare Retirees

- November 1 – 30
- [Link for Virtual and live benefits fair information.](#)

Recorded programs at RPEC

- [Unraveling the Mysteries of Medicare & the PEBB Healthcare Plans: A Three-Part Conversation with Tim Smolen](#)

SHIBA and PEBB: Counseling roles job aid

Announcements

SHIBA Town Hall Programs



- December 12: 2:00pm – 3:30pm
- December 13: 11:00am – 12:30pm
- December 14: 8:30am – 10:00am

More Announcements

Open Enrollment trainings available in October:

- [CMS NTP: Medicare Open Enrollment Period Bootcamp 2023](#)
- [Center for Medicare Advocacy: Medicare Annual Enrollment Period: Updates & Concerns](#)

NO Lunch & Learn program in November

- December: Open Discussion - OEP Insights & War Stories

Resources

Kaiser Family Foundation Part D in 2024 & 2025 Under Inflation Reduction Act

- <https://www.kff.org/medicare/issue-brief/changes-to-medicare-part-d-in-2024-and-2025-under-the-inflation-reduction-act-and-how-enrollees-will-benefit/>

CMS.gov Inflation Reduction Act and Medicare

- <https://www.cms.gov/inflation-reduction-act-and-medicare>

2024 Medicare Advantage and Part D Final Rule

- <https://www.cms.gov/newsroom/fact-sheets/2024-medicare-advantage-and-part-d-final-rule-cms-4201-f>

CMS Agent/Broker Do's and Don'ts

- <https://www.cms.gov/files/document/agentbroker-dos-donts-9-2021.pdf>

Quick desk reference for OEP and general counseling job aid

- <https://www.insurance.wa.gov/sites/default/files/documents/quick-desk-reference-oep.pdf>

2024 Medicare and You book

- <https://www.medicare.gov/publications/10050-Medicare-and-You.pdf>