

Medicare in 2025

Updates, Reminders & Announcements

Materials

- This PowerPoint presentation
- Workbook

Housekeeping

There will be specific question times.

- Mute yourself.
- Raise your hand.
- Limit your questions to the material we are covering.

Overview

Section I: Open Enrollment Periods Tools & Rules

- Reflecting on Medicare Open Enrollment
- Gearing up for Medicare Advantage Open Enrollment

Section II: Counseling session

- Prep, Listen, Reflect
- STARS

Section III: Conclusion

Section 1: Open Enrollment Periods Tools & Rules

Medicare OEP: Share your experience!



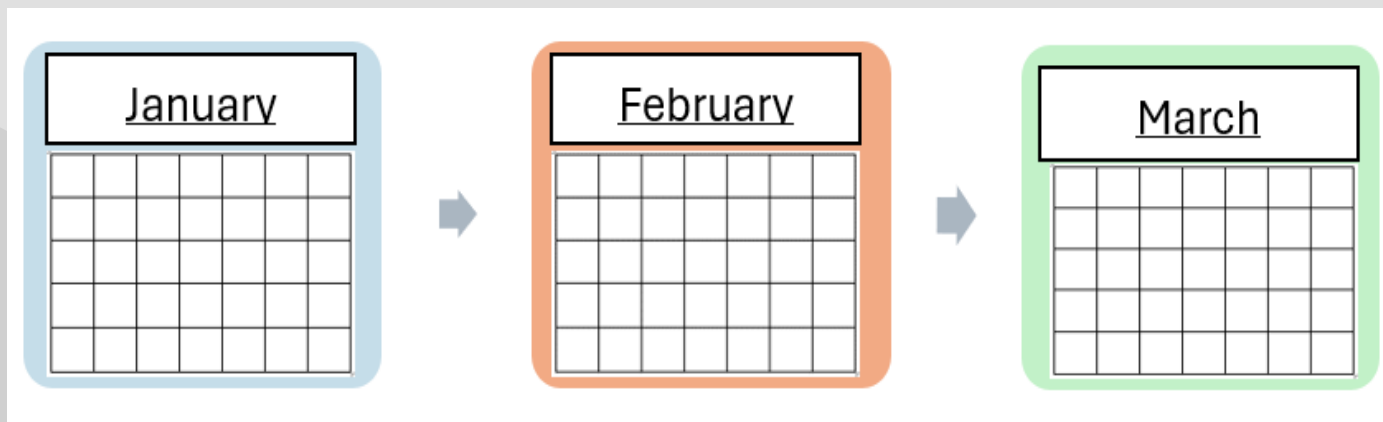
What did beneficiaries need help with the most?



What topics do you find challenging to explain?

Poll 1

- Did you counsel during the 2024 Medicare Open Enrollment Period (OEP)?
- If so, how often did you counsel during the 2024 OEP?
- Were the number of calls on your weekly call logs manageable?
- Did you feel supported by SHIBA staff?



Medicare Advantage Open Enrollment Period Reminders

January 1 – March 31

Medicare Advantage (MA) OEP

Those in a MA plan **can**:

- Switch to another MA plan.
- Return to Original Medicare by enrolling in a stand-alone Part D plan.
- Most clients **will not** have guaranteed issue rights for a Medigap when switching from a MA plan to Original Medicare.
- Next opportunity to switch between regular MA plans is during the next Open Enrollment period.

The integrated care SEP: monthly

The integrated care SEP will allow full-benefit dually eligible individuals (QMB+, SLMB+, FBDE) a monthly election into a **D-SNP**.

The Dual/LIS SEP: monthly

Allows full & partial benefit dually eligible individuals, and Extra Help-only eligible individuals to:

- Switch into Original Medicare and a standalone prescription drug plan (PDP).
- Switch between standalone PDPs.

\$2,000 True Out Of Pocket Cost (TrOOP) Limit

After a plan enrollee reaches \$2000 TrOOP, they no longer pay for Part D drugs.

TrOOP costs include:

- Out-of-pocket payments (deductibles, copayments, coinsurance)
- Other payments for covered drugs that certain people or organizations make for a beneficiary (e.g. Medicare's Extra Help program)
- Premium is NOT included

Part D: Prescription Payment Plan

Monthly payments: Participants pay \$0 at the pharmacy for covered Part D drugs. The plan will then bill them monthly for their share of the costs.

Opt-in/Opt-out: Enrollees can opt into or out of the program anytime during the plan year.

Eligibility for Extra Help: Enrollees eligible for the Low-Income Subsidy (LIS) should consider LIS, as it may be more beneficial.

2025 Medicare Quick Reference job aid

Part B	
Part B Premium Monthly	\$ 185.00
Part B – ESRD/Immunosuppressive	\$ 110.40
Part B Deductible 1x per calendar year	\$ 257.00
Part B IRMAA Based on 2023 Income	S \$106K-129K/M \$212K-258K (x1.4) \$ 259.00
Part A	
Part A Deductible Hospital per benefit period Day 61-90 Lifetime reserve days Skilled Nursing Facility (SNF) Days 21-100	\$1,676 (60 days) \$ 419/day \$ 838/day \$209.50/day
Part A Premium 30-39 months credit <30 months credit	\$ 285 \$ 518
Part D	
Part D Maximum Deductible	\$ 590
Part D Out-of-pocket Limit	\$ 2,000
Part D Catastrophic Out-of-pocket Limit	\$ 0
Part D IRMAA Based on 2023 Income	S \$106K-133K/M \$212K-266K \$13.70
Medigap	
Deductible - F, G & J High Deductible	\$ 2,870
Maximum Out of Pocket Plan K Plan L	\$ 7,220 \$ 3,610
Medicare Advantage	
Medicare Advantage Max. MOOP In-Network In & Out-of-Network (PPOs)	\$ 9,350 \$14,000

Section II: Counseling session

Preparing for a counseling session

Case: Imagine a Medicare beneficiary named Maria who has been on a Medicare Advantage plan with drug coverage (MA-PD) for several years. Maria felt her plan was reliable and affordable.

However, when she went to refill one of her regular prescriptions in January, she was shocked by a big jump in cost. Last year, she had been paying a manageable amount out-of-pocket, but this year the same prescription was much pricier.

Counseling session

Audio

Counselor feedback form (Workbook p. 36)

Transcript (Workbook p. 31)

Counseling session: critique & coaching

What did counselor do well?	What can counselor do better next time?
<ul style="list-style-type: none">• Relational• Technical	<ul style="list-style-type: none">• Relational• Technical

Section III: Conclusion

Poll 2: Learning outcome

Do you have a clear understanding of the covered Medicare changes for 2025?

Do you feel better prepared to counsel Medicare beneficiaries during Medicare Advantage Open Enrollment Period?

Announcements and Resources

SHIBA 1st Thursday Lunch & Learn

**Thursday, January 9 11:00-Noon
(On 2nd Thursday due to holidays)**

Topic: Medicaid Spenddowns –
Who gets one & how they work
Angie Gonzales, Financial Supervisor
DSHS – ESO Kennewick

Register in advance using the new SHIBA Volunteer
Training Calendar:

[Link to Volunteer Training Calendar](#)

Resources

Center for Medicare & Medicaid Services

- <https://www.medicare.gov/Pubs/pdf/12026-Understanding-Medicare-Advantage-Plans.pdf>

Medicare.gov

- <https://www.medicare.gov/basics/costs/help/drug-costs#:~:text=Starting%20January%201%2C%202024%2C%20everyone,automatically%20get%20full%20Extra%20Help.&text=Prescriptions%3A,up%20to%20%2411.20%20in%202024>

National Council on Aging

- <https://www.ncoa.org/article/part-d-low-income-subsidy-extra-help-eligibility-and-coverage-chart>

Resources, cont.

Medicare Rights Center

- <https://www.medicareinteractive.org/pdf/SEP-Chart.pdf>

Medicare Savings Programs (MSP)

- <https://www.medicare.gov/medicare-savings-programs>

What's the Medicare Prescription Payment Plan?

- <https://www.medicare.gov/publications/12211-whats-the-medicare-prescription-payment-plan.pdf>
- <https://www.medicare.gov/prescription-payment-plan>