



## Original Medicare 2022 Cost-Sharing

### Medicare Part A

(Inpatient Hospital Coverage)

Deductible:

Per Benefit Period Deductible:	<b>\$1,556</b>
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Hospitalization Copays:

Days 1-60	<b>\$0</b> per day
Days 61-90	<b>\$389</b> per day
Days 91-150	<b>\$778</b> per day

Skilled Nursing Facility Copays:

(After a 3-day qualifying in-patient hospitalization stay)	
Days 1-20	\$0 per day
Days 21-100	<b>\$194.50</b> per day
Days 100 +	<b>NO</b> Medicare Coverage

Part A Premium:

Generally, Part A is premium-free for those who have worked full-time for forty work quarters (10 years). For those who have not worked enough quarters, Part A can be purchased for a monthly premium that varies depending on the number of quarters worked. Please call CHOICES for more information.
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### Medicare Part B

(Medical Coverage)

Deductible:

Annual Deductible:	<b>\$233 per year</b>
After Deductible, Medicare pays 80% for most covered services	

Part B Premium:

Standard Premium	<b>\$170.10 per month</b>
Individuals who earn more than \$91,000 per year or married couples who earn more than \$182,000 per year will pay higher Medicare Part B premiums. Contact CHOICES for more information.	



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### Medicare Supplemental Plans (also known as MediGap)

Consider purchasing a Medicare Supplemental plan (sold by private insurance companies at an additional monthly cost) to help pay Part A and Part B deductibles, copays, and co-insurance. Plans range in coverage and monthly premiums. Please call CHOICES to compare Medigap plan options.

### Medicare Part D

Consider purchasing a Medicare Part D plan (drug coverage) to help pay for prescriptions if *you do not have other creditable drug coverage*. Failure to enroll in a Medicare Part D plan when eligible may result in lifetime late enrollment penalties.

In 2022, there are twenty-one standalone prescription drug plans sold in CT, ranging in monthly premiums from (\$7.40-\$136.20) and yearly deductibles (\$0 - \$480). Please call CHOICES for more information.

### Low income?

There is help to pay for Medicare premiums and cost-sharing for those whose income falls below a certain amount. Please call CHOICES and ask about the **Medicare Savings Program**.

The **Medicare Savings Program** assists individuals with paying the monthly Medicare Part B premium, and may also pay for co-insurance, deductibles, and other Medicare cost-sharing under Medicare Part A and Part B. It also provides financial assistance with Medicare Part D drug costs, through the **Low-Income Subsidy/Extra Help** program.

### Need more help understanding Medicare benefits?

Call your local Area Agency on Aging at **1-800-994-9422** and ask to speak with a CHOICES Counselor. CHOICES Counselors help Connecticut's older adults and other people with Medicare understand their Medicare coverage and healthcare options. CHOICES Counselors are highly trained in the field of Medicare eligibility and options and will provide you information *free of charge*. CHOICES counselors do not sell insurance; however, they can provide you the information you need to make an informed decision on your Medicare options.

*This project was supported, in part by grant numbers 90SAPG0068, 2003CTMIAA and 2003CTMISH from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.*