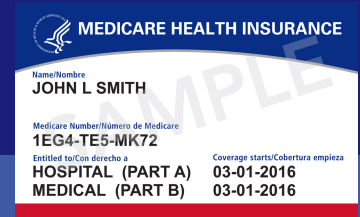


Your Guide to Medicare After a Disability Award



Locate important letters..

- You will need your "Decision Letter" and your "Benefit Verification Letter". These letters are vital to know your disability date, and when you were awarded Medicare (if retro-actively).
- You have **60 days** to sign up for additional insurance from the date of your Decision Letter.
- Your Benefit Verification letter contains your Medicare Number and start date which you will need to sign up for additional insurance and prescription coverage

Evaluate other coverage..

- If you or your spouse have coverage through a group and are actively working, the company must employ over 100 people full-time, in order to keep the group coverage instead of Medicare.
- It is imperative to work with a Medicare Insurance Specialist that can help evaluate if you should waive Medicare or NOT. The date you start your Medicare is vital to retaining all of your coverage options. MEDICARE ADVANTAGE IS TYPICALLY THE BEST OPTION FOR THOSE UNDER 65.

What you need to know..

- Once you receive your "Decision Letter" you should be able to download a "Benefit Verification Letter" from the Social Security website (once you sign up for a secure and private account on-line if you do not want to wait (4-8 weeks from receiving your decision)).
- Your Medicare and Medicare Insurance can only start on the first of the month following your application date.

Why navigate a complex field alone when you can work with a local professional at no cost? Let me ease the process of selecting the right Medicare plan for you or your loved one.

Call **865-640-1614** or email heather@citins.com and let me guide you through your Medicare options!



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2025 Medicare Costs





Medicare Part A (Hospital Insurance) Costs

Part A Monthly Premium

Most people don't pay a Part A premium because they paid Medicare taxes while working. If you don't get premium-free Part A, you pay up to \$518 each month.



Hospital Stay

In 2025, you pay

-  \$1,676 deductible per benefit period
-  \$0 for the first 60 days of each benefit period
-  \$419 per day for days 61-90 of each benefit period
-  \$838 per "lifetime reserve day" after day 90 of each benefit period (up to a maximum of 60 days over your lifetime)

Skilled Nursing Facility Stay

In 2025, you pay

-  \$0 for the first 20 days of each benefit period
-  \$209.50 per day for days 21-100 of each benefit period
- All costs for each day after day 100 of the benefit period

Medicare Part B (Medical Insurance) Costs

Part B Monthly Premium

The standard **base** Part B premium amount in 2025 is \$185.00 or higher depending on your income. Social Security will tell you the exact amount you'll pay for Part B in 2025.

You pay the standard premium amount (or higher) if:

- You enroll in Part B for the first time in 2025.
- You don't get Social Security benefits.
- You're directly billed for your Part B premiums.
- You have Medicare and Medicaid, and Medicaid pays your premiums. (Your state will pay the standard premium.)
- Your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount.



If you're in 1 of these 5 groups, here's what you'll pay:

If your yearly income in 2023 was			
File individual tax return	File joint tax return	IRMAA (Income related Medicare Adjustment Amount)	You pay (in 2025)
\$106,000 or less	\$212,000 or less	\$0	\$185.00
Above \$106,000 up to \$133,000	Above \$212,000 up to \$266,000	74.00	259.00
Above \$133,000 up to \$167,000	Above \$266,000 up to \$334,000	185.00	370.00
Above \$167,000 up to \$200,000	Above \$334,000 up to \$400,000	295.90	480.90
Above \$200,000 and less than \$500,000	Above \$400,000 and less than \$750,000	406.90	591.90
\$500,000 or above	\$750,000 and above	443.90	628.90

The information in this chart can be found at [Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance](https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance). If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

Part B Deductible - \$257 per year

Medicare Advantage Plans (Part C) and Medicare Prescription Drug Plans (Part D) Premiums

Visit [Medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan) to get plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. You can also call the plan or your State Health Insurance Assistance Program (SHIP). To get the most up-to-date SHIP phone numbers, visit shiptacenter.org or call 1-800-MEDICARE.



Part D Monthly Premium

The chart below shows your estimated prescription drug plan monthly premium based on your income. If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium. The information in the chart above can be found at [Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance](https://www.Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance).

If your yearly income in 2023 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2025)
\$106,000 or less	\$212,000 or less	\$106,000 or less	Your premium plan
Above \$106,000 up to \$133,000	Above \$212,000 up to \$266,000	Not Applicable	\$13.70 + your plan premium
Above \$133,000 up to \$167,000	Above \$266,000 up to \$334,000	Not Applicable	\$35.30 + your plan premium
Above \$167,000 up to \$200,000	Above \$334,000 up to \$400,000	Not Applicable	\$57.00 + your plan premium
Above \$200,000 and less than \$500,000	Above \$400,000 and less than \$750,000	\$200,000 and less than \$500,000	\$78.60 + your plan premium
\$500,000 or above	\$750,000 and above	\$500,000 and above	\$85.80 + your plan premium

2025 Part D National Base Beneficiary Premium - \$36.78

This figure is used to estimate the Part D late enrollment penalty and the above income-related monthly adjustment amounts listed in the table above. The national base beneficiary premium amount can change each year. See your Medicare & You handbook or visit [Medicare.gov](https://www.Medicare.gov) for more information.

For more information about Medicare costs, visit [Medicare.gov](https://www.Medicare.gov).



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Other Medicare Part A Costs & Coverages

Home health care

\$0 for home health care services.

20% of the Medicare-approved amount for Durable medical equipment (DME).

Hospice care

\$0 for hospice care.

You may need to pay a copayment of no more than \$5 for each prescription drug and other similar products for pain relief and symptom control while you're at home. In the rare case your drug isn't covered by the hospice benefit, your hospice provider should contact your Medicare drug plan to see if it's covered under Medicare prescription drug coverage (Part D).

You may need to pay 5% of the Medicare-approved amount for inpatient respite care. Medicare doesn't cover room and board when you get hospice care in your home or another facility where you live (like a nursing home).

Important Term: Benefit Period

A Benefit Period is defined as: Being home and out of the hospital and not receiving skilled care for 60 consecutive days.

Note: Penalty for Part A

Late enrollment penalty:

If you don't buy it when you're first eligible, your monthly premium may go up to 10%. (You'll have to pay the higher premium for twice the number of years you could have had Part A, but didn't sign up.)

Penalty for Part B

In most cases, if you don't sign up for Part B when you're first eligible, you'll have to pay a late enrollment penalty. You'll have to pay this penalty for as long as you have Part B. Your monthly premium for Part B may go up 10% of the standard premium for each full 12-month period that you could have had Part B, but didn't sign up for it. Also, you may have to wait until the General Enrollment Period (from January 1 to March 31) to enroll in Part B. Coverage will start July 1 of that year.



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Just a few companies we represent...

Humana.



SilverScript®

aetna®



ManhattanLife™
Standing By You. Since 1850.

UNDERSTANDING YOUR OPTIONS

Why Enroll in a Medicare Advantage Plan?



All-In-One

Access all of your Medicare Benefits AND MORE with your Medicare Advantage plan. You get all of your A & B covered services as well as Part D prescription coverage with most plans. Many plans cover things like gym memberships, dental, transportation, vision. Which is MORE than what is covered by Medicare coverage alone.



May Save You Money

With low or NO monthly premiums, co-pay's and a maximum out of pocket limits, you can pay considerably less than Medicare alone or other solutions.



Care Coordination

Care management with a focus on preventative care is an amazing feature. Ensuring that your entire health care team and all providers know your treatment plan and are working together to keep you well is an important benefit that does not exist with Original Medicare.

Interested in enrolling or learning more? Contact us.

.....

www.citizensinsurancesolutions.com

865-640-1614



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MEDICARE ADVANTAGE PLANS



LOW MONTHLY
PREMIUMS



OUTPATIENT
MEDICAL COVERAGE



INPATIENT
HOSPITAL BENEFITS



PART D DRUG
BENEFITS

NETWORK OF PROVIDERS

You pay copays for medical services as you go along, up to the plan's out-of-pocket maximum.



OUT-OF-POCKET MAXIMUM

No more than \$6700 per calendar year. Out-of-pocket max. cap on Part A & B expenses. This cap varies by plan and does not include Part D spending.



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The Medicare Donut Hole

2024

1

Coverage Begins
Jan 1st

Deductible

(Your plan resets
on January 1st)

Can be up to **\$545 for 2024**
~~Can be up to \$400~~

2

This stage ends when
you & your plan have
spent ~~\$4,100~~

\$5030 for 2024

Initial Coverage

by your plan
(You pay only
copays for your
meds)

3

**COVERAGE
GAP**

Less Coverage

(You pay a
certain percentage
based on the
type of drug)

You pay no more

**than 25% of the
cost of the
medication**

4

You exit the coverage
gap when your total out
of pocket costs reach
\$7050*

\$8000 for 2024

**Catastrophic
Coverage Begins**

(Covering 95%
of drug costs)

5

Coverage Ends
Dec 31st

**Catastrophic
Coverage**

continues
through
December 31st

***Your out of pocket cost is calculated by adding everything you have paid (except premiums) PLUS discounted amounts you didn't pay in the gap)**

How To Create An Online Account

Step 1

Visit www.socialsecurity.gov/myaccount and select:

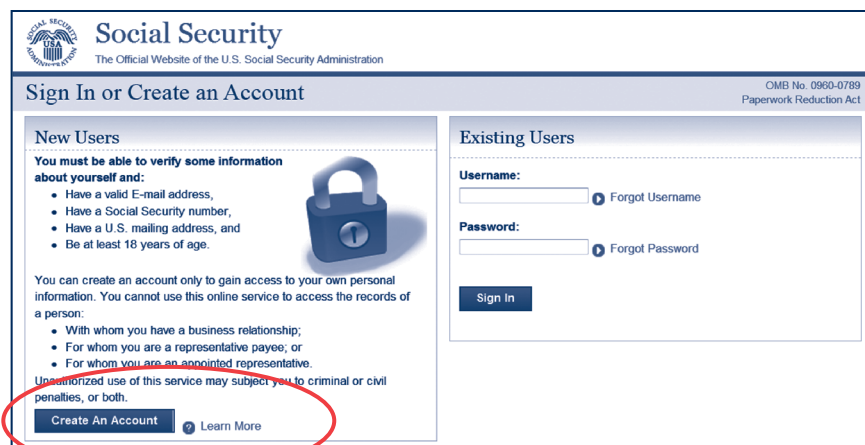


Step 2

Select "Create An Account."

To create a **my Social Security** account, you must be at least 18 years old and have:

- A valid E-mail address;
- A Social Security number; and
- A U.S. mailing address.

A screenshot of the 'Sign In or Create an Account' page. The page has a header with the Social Security logo and the text 'The Official Website of the U.S. Social Security Administration'. Below the header is a section titled 'Sign In or Create an Account'. On the left, under 'New Users', there is a list of requirements: 'Have a valid E-mail address', 'Have a Social Security number', 'Have a U.S. mailing address, and', and 'Be at least 18 years of age'. Below this list is a blue padlock icon. On the right, under 'Existing Users', there are fields for 'Username' and 'Password', each with a 'Forgot' link. At the bottom left, the 'Create An Account' link is circled in red.

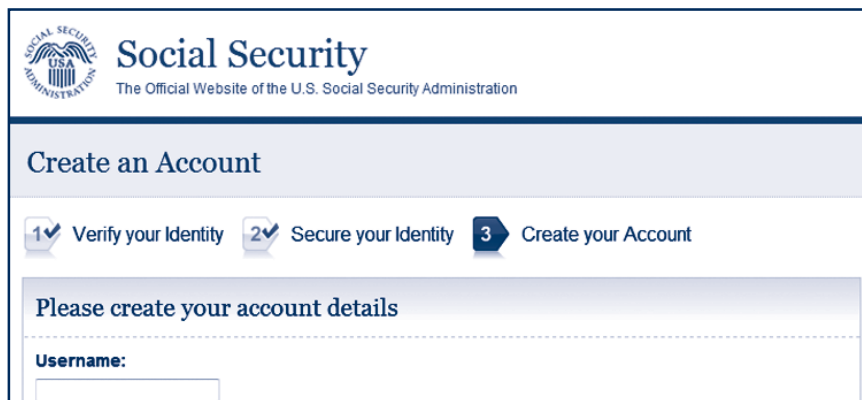
Step 3

Provide some personal information to verify your identity.

A screenshot of the 'Create an Account' page. The page has a header with the Social Security logo and the text 'The Official Website of the U.S. Social Security Administration'. Below the header is a section titled 'Create an Account'. Under this section, there are three steps: '1 Verify your Identity', '2 Secure your Identity', and '3 Create your Account'. Below the steps is a section titled 'Please tell us who you are'. Under this section, there is a form for 'Your Name' with the instruction 'As shown on your Social Security card.' The form has four fields: 'First', 'M.I.', 'Last', and 'Suffix'.

Step 4

Choose a username and password to create your account.

A screenshot of the 'Create an Account' page. The page has a header with the Social Security logo and the text 'The Official Website of the U.S. Social Security Administration'. Below the header is a section titled 'Create an Account'. Under this section, there are three steps: '1 Verify your Identity', '2 Secure your Identity', and '3 Create your Account'. Below the steps is a section titled 'Please create your account details'. Under this section, there is a form for 'Username' with a text input field.

After you create a **my Social Security** account, you can access your *Social Security Statement* to check your earnings and get your benefit estimates.

If you receive benefits, you also can:

- Change your address and phone number;
- Start or change your direct deposit; and
- Get your benefit verification letter.

How To Get Your Benefit Verification Letter

You can use your benefit verification letter as proof of your:

- Income when you apply for a loan or mortgage, assisted housing or other state or local benefits;
- Current Medicare health insurance coverage;
- Retirement or disability status; and
- Age.

my Social Security

My Home | Help Center | Security Settings

Overview | Benefit & Payment Details | Earnings Record | My Profile

Welcome, John! You last signed in on February 20, 2013 at 10:00AM EST.

Benefit & Payments

You are receiving: Social Security (Retirement), Medicare [View Benefit Details](#)

Your next payment is: **\$1,304.00** on April 3, 2013 [View Payment History](#)

[Get a Benefit Verification Letter](#)
Need proof that you receive Social Security benefits? Here's your official letter.

Social Security Statement

A Message from the Acting Commissioner:
+ What Social Security means to you...
+ About Social Security's future...
+ Learn more about Social Security...

Estimated Benefits: Not applicable

Last Reported Earnings: \$0 in 2011 [View Earnings Record](#)

To get your benefit verification letter:

- Sign into your account; and
- Select "Get a Benefit Verification Letter."

Your letter will be displayed and you may print it or save it for later use.

Benefit Verification Letter - Windows Internet Explorer

[Print Now](#) [Save a Copy](#) [Can't print or save this letter?](#)

Social Security Administration

Date: March 1, 2013
Claim Number: XXXX-XX-1234

Drew Jenkins
1234 Sample Street
Sample City, MO 12345

You asked us for information from your record. The information that you requested is shown below. If you want anyone else to have this information, you may send them this letter.

Information About Current Social Security Benefits
Beginning December 2010, the full monthly Social Security benefit before any deductions is \$1,300.00.



Social Security Administration
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