

2019 Medicare Changes

Medicare Part A - Deductible \$1,364

Daily coinsurance 61-90 \$341/day & lifetime reserve 91-150 \$682 /day

Skilled Nursing Facility - Copay \$170.50 per day (days 21-100)

Medicare Part B - Deductible \$185.00

Medicare Supplement Plan "High Deductible F" (F+) - Deductible \$2300.00

Part D Deductible - up to \$415 (Not all plans have deductibles)

- Phase I up to \$3820; comprised of deductible, copayments and the amount the Part D plan pays
- Phase II coverage gap (also known as the donut hole); Medicare Beneficiary pays their Rx costs at 25% Brand 37% generic
- Phase III Once the Medicare Beneficiary pays a total of \$5100 out-of-pocket (includes; deductible, copays, and, 95% of the price—the 25% you pay plus the 70% manufacturer discount payment—will count as out-of-pocket costs) the Part D plan pays approximately 95% of costs thereafter

Medicare Parts B & D Premiums - Income Related Monthly Adjustments Amount (IRMAA)

Yearly Income in 2017			2019 Part B Premium	2019 Part D Extra Premium
Individual tax return	Joint tax return	File Married & Separate Tax Return		
Under \$85,000	Under \$170,000	Under \$85,000	\$135.50	0
\$85,001-\$107,000	\$170,001 - \$214,000	N/A	\$189.60	\$12.40
\$107,001-\$133,500	\$214,000 - 267,000	N/A	\$270.90	\$31.90
\$133,501-\$160,000	\$267,000 -\$320,000	N/A	\$352.20	\$51.40
\$160,001-\$499,999	\$320,001-\$749,999	\$85,001 or <\$415,000	\$433.40	\$70.90
\$500,000 or Above	\$750,000 or Above	\$415,000 and above	\$460.50	\$77.40