

2022 Medicare Changes

Medicare Part A - Deductible **\$1556**

Daily coinsurance 61-90 \$389/day & lifetime reserve days 91-150 \$778/day

Skilled Nursing Facility - Copay **\$194.50** per day (days 21-100)

Medicare Part B – Deductible **\$233.00**

Medicare Supplement Plan HDF(F+) & HDG (G+) - Deductible **\$2490.00**

Part D Deductible - up to **\$480** (Not all plans have deductibles)

- Phase I **\$4430** gross cost of Rx; 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 25% generic
- Phase III Once the Medicare Beneficiary pays a total of **\$7,050** 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
- **Note if there is a late enrollment penalty it is 1% for each month based on the national average of \$33.37**

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

Yearly Income in 2020			2022 Part B Premium	2022 Part D Extra Premium
Individual tax return	Joint tax return	File Married & Separate Tax Return		
Under \$91,000	Under \$182,000	Under \$91,000	\$170.10	0
\$91,000-\$114,000	\$182,000 - \$228,000	N/A	\$238.10	\$12.40
\$114,000-\$142,000	\$228,000 - 284,000	N/A	\$340.20	\$32.10
\$142,000-\$170,000	\$284,000 -\$340,000	N/A	\$442.30	\$51.70
\$170,000-\$500,000	\$340,000-\$750,000	\$91,000 or <\$409,000	\$544.30	\$71.30
\$500,000 or Above	\$750,000 or Above	\$409,000 and above	\$578.30	\$77.90