

2025 Medicare Changes

Medicare Part A - Deductible **\$1,676**

Daily coinsurance 61-90 \$419/day & lifetime reserve days 91-150 \$838/day

Skilled Nursing Facility - Copay **\$209.50** per day (days 21-100)

Medicare Part B – Deductible **\$257**

Medicare Supplement Plan HDF(F+) & HDG (G+) - Deductible **\$2,870**

Part D

- > Deductible up to **\$590** (Not all plans have a deductible)
- > \$2,000 annual out of pocket maximum (no more “donut hole”)
- > **Note** In 2025 some people are deciding not to enroll in a Part D Plan. They should be made aware that if they enroll in the future; the Medicare Part D late enrollment penalty (LEP) is 1% of the national base beneficiary premium (currently \$36.78) multiplied by the number of months without coverage. The penalty is rounded to the nearest \$0.10 and added to the monthly Part D premium **for as long as the individual has Medicare.**

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

Base amount times 1.4/ 2/ 2.4 /3.2 /3.4 for income brackets below based on MAGI

Yearly Income in 2023			2025 Part B Premium	2025 Part D Extra Premium
Individual tax return	Joint tax return	File Married & Separate Tax Return		
Under \$106,000	Under \$212,000	Under \$106,000	\$185.00	0
\$106,000-\$133,000	\$212,000 - \$266,000	N/A	\$259.00	\$13.70
\$133,000-\$167,000	\$266,000 - 334,000	N/A	\$370.00	\$35.30
\$167,000-\$200,000	\$334,000 -\$400,000	N/A	\$444.00	\$57.00
\$200,000-\$500,000	\$400,000-\$750,000	\$106,000 or <\$500,00	\$592.00	\$78.60
\$500,000 or Above	\$750,000 or Above	\$500,000 or above	\$629.00	\$85.80