



WELCOME 2022!!!

Just a quick letter to check in and say hello. We first want to thank each and every one of you for a great 2021. We adore our clients and we are so truly lucky to be of service. It is hard to believe it is already February. With that being said, just a few reminders:

**Deductibles for Medicare Part B, Part D prescription drug plans and Medicare Advantage plans all reset on 01/01/2022.**

The biggest change Medicare's nearly 64 million beneficiaries will see in 2022 is higher premiums and deductibles for the medical care they'll receive under the federal government's health care insurance program for individuals aged 65 and older and people with disabilities.

Medicare's benefits will remain largely the same in 2022. However, we are seeing the largest Part B increase ever!

The monthly premium for Part B, which covers doctor visits and other outpatient services, such as diagnostic screenings and lab tests, will be \$170.10 in 2022, up \$21.60 from the 2021 monthly charge.

Deductibles also rising:

The annual Part B deductible will be \$233 this year, an increase of \$30.

For Medicare Part A, which covers hospitalizations, hospice care and some nursing facility and home health services, the inpatient deductible that enrollees must pay for each hospital admission will be \$1,556, an increase of \$72 over 2021.

The deductibles and copays and other charges beneficiaries must pay for prescriptions under the Part D prescription drug benefit will vary based on what plan they choose and where they live. But the federal government does cap the Part D annual deductible, and in 2022 it cannot exceed \$480 in 2022.

If you have questions regarding these changes, please feel free to reach out to us.

Once again, Medicare scams are on the rise. The number of unscrupulous call centers is growing, and their tactics are more aggressive and deceptive than ever before. We have heard of these characters calling and stating that your Medicare number is about to expire, offers of a new and complete Medicare card...the list goes on. Their goal is to swap you into a plan that you did NOT agree to be enrolled in. Bottom line is Medicare will NEVER contact you by phone and ask for your Medicare number or any other personal information. If you have questions or concerns, or just need information, please call us. We are here to help!!

Lastly, we are asking you all to join our Facebook page. We are sharing a lot of great content including recipes, great articles and more. We will also be hosting giveaways of some great stuff regularly. Our 1<sup>st</sup> giveaway starts 02/14/2022 and the winner will be drawn on 03/01/2022. So make sure you check out our Facebook for lots of great stuff.

Once again, we sincerely thank you for the opportunity to earn your business. We are here to be your Medicare resource and we are happy to help in any way we can. We look forward to being of service for many years to come.

Sincerely,

Kim, Dan and the Liberty Medicare Advisors Team

