

## 2022 Making Sense of Medicare

### Medicare Part A

- Covers Hospital Stays and Home Health Care/DME
- \$1556 Hospital Deductible days (1-60) each “Benefit Period” (Medicare can charge deductible up to 5 times year per “Benefit Period” ) = \$9336 in deductibles
- Additional cost for days 61-90 at \$389 per day
- Medicare Covers **maximum of 100 days** in a Skilled Nursing Facility
  - \$0 cost per day 1-20
  - \$194.50 cost per day 21 - 100

### Medicare Part B

- 2022 Medicare Part B Monthly Premium \$170.10 (increases annually based on COLA)
- Covers all Physician Services
- \$233.00 annual deductible - increases annually approx. (\$5-\$15)
- Covers 80% of costs, YOU PAY 20%

### Medicare Part C

- Medicare Advantage Prescription Drug Plans (MAPD):
- Options – HMO (25+) and PPO (3) Plans
- Offers additional benefits: HMO dental, vision, some hearing & RX coverage
- No cost and no monthly premium- HMO only
- Must have Medicare Parts A & B
- Part D is included (Prescription Drug Coverage)

### Medicare Part D

- Prescription Drug Plan (Stand Alone Policy)
- Monthly Premium Average Cost \$7.50-\$30.00
- 2022 Drug Plan Deductibles \$0-\$480
- 2022 Prescription Drug Coverage Limit \$4430

### Medicare Supplement Policy aka (Medi-gap) Plans A-N Plan G “most popular plan”

- Part A -Covers all gaps
- Part B Deductible \$233 -Patient pays
- Covers 20% coinsurance balance
- Average -Monthly Premium \$130 age 65

### Medicare Supplement (Medi-gap) Explanation

Medicare pays the Medicare-Approved Amount first, and then your Medicare Supplement plan pays the balance

### Medicare Supplement EXAMPLE:

Total Cost of Physician’s service is:	\$2000
Medicare-approved amount is:	\$1800
Medicare pays 80% of <u>approved amount</u> :	\$1,440
Medicare Supplement pays 20%	\$360
<b>Patient responsibility</b>	<b>\$0</b>

**Original Medicare Parts A & B does not cover:**

- Acupuncture
- Chiropractic services (except to correct a subluxation)
- Custodial care/Long Term Care (nursing home)
- Dental care and Dentures
- Hearing Aids
- Routine Vision and Glasses (except after cataracts)
- Prescription drugs
- Out of Country travel coverage

**Medicare Enrollment Periods:**

**Initial Enrollment Period** - Turning 65 or new to Medicare Part B

You are first eligible for Medicare 3 months before your birthday month, the month of birthday, and 3 months following. (This is a 7-month period)

**Annual Enrollment Period**- October 15 to December 7 every year

- Enrollment into a Medicare Advantage Plan or standalone Part D Plan
- Change your current MAPD plan or Part D Drug Plan.

**Open Enrollment Period** -January 1 to March 31 every year

- Change MAPD plan to a new MAPD plan
- Change back to Original Medicare and enrollment in Part D Drug Plan

**Special Enrollment Period** –Loss of Employer Health Plan or Union Plan

If you didn't enroll in Part A or Part B when you turned 65 because you were covered by a group health employer plan you can enroll in Part B at any time.

**General Enrollment Period** –January 1-March 31 each year

If you did not enroll in Medicare Part B when you were first eligible at age 65 and did not carry credible coverage (employer or union plan). Your coverage for Medicare Part B will begin July 1 of that year.

Medicare [www.medicare.gov](http://www.medicare.gov) or 800-633-4227

Social Security Office 800-772-1213

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## Medicare Part D Works in 4 Stages

### Part D GAP aka “Donut Hole”

To understand how the Donut Hole happens, you must learn how Part D coverage works each year. Coverage occurs across four stages, and you might fall into the Donut Hole depending upon how much of your coverage you use.

**Stage One** begins on January 1 and goes through the calendar year. During this stage you are responsible for paying your prescription drug costs, up until you reach the plan deductible. Most all Part D drug plans have deductibles, where as Medicare Advantage Plans include Part D at no charge and no deductibles.

**Stage Two** begins when you’ve reached your deductible. At this point you are responsible only for co-pays each time you fill a prescription.

**Stage Three** begins when you and your plan (combined) have spent \$4,430 on prescription drugs for the year (including the deductible). You’re now in the Donut Hole and you pay 25% toward each of your medications.

**Stage Four** of Part D coverage is known as Catastrophic Coverage. Once you spend up to a threshold of \$7,050 for the year, you move into this stage. Part D now covers 95% of the cost of your prescriptions, and you are responsible for just 5%.

# Canadian and Online Pharmacy Options

## 1. Link to: "Canadian International Pharmacy Association" (CIPA)

I came across this when I first started looking into getting prescriptions from Canada (I looked it over, just to see what kind of info it contained - I don't know if it is legit - I didn't check)

<http://www.cipa.com/>

## 2. Link to: "Pharmacy Checker"

I came across this also when I first started looking into getting prescriptions from Canada (I looked it over, just to see what kind of info it contained - I don't know if it is legit - I didn't check,

but I have used it to help me locate possible Canadian pharmacies for drugs that are too expensive in US pharmacies  
- I never completely trusted it, but used it only as a guide to try to narrow down which pharmacies  
I should call to find out more info)

<http://www.pharmacychecker.com/>

## 3. Link to: "Canada Drugs"

This is the first Canadian pharmacy I used

(it was not the lowest price, but dispensed drugs from locations I felt I could probably trust  
- I would only order from their Canada pharmacy and specified that I wanted the brand manufactured in Canada  
- it may not be any better than the rest ??)

<https://www.canadadrugs.com/>

## 4. Link to: "Maple Leaf Meds"

This is the second Canadian pharmacy I used and have continued to use

(it was lower in price and dispensed drugs from some locations I felt I could probably trust  
- I would only order from their Canada pharmacy and specified that I wanted the brand manufactured in Canada  
- the medication & service has been good so far, but it may not be any better than the rest ??)

<https://www.mapleleafmeds.com/>

5. [www.goodrx.com](http://www.goodrx.com) – This is USA website to see the cash pricing for prescriptions at all the retail pharmacy chains. -Just type in your list of prescriptions and it will display the list for the cash price for each pharmacy.