

2025 Making Sense of Medicare

Medicare Part A

- Covers Hospital Stays and Home Health Care/DME
- \$1676 Hospital Deductible days (1-60) each “Benefit Period” (Medicare can charge deductible up to 5 times year per “Benefit Period”) = \$8000 in deductibles
- Additional cost for days 61-90 at \$419 per day
- Medicare Covers **maximum of 100 days** in a Skilled Nursing Facility
 - \$0 cost per day 1-20
 - \$209.50.00 cost per day 21 - 100

Medicare Part B

- 2025 Medicare Part B Monthly Premium \$185.00 (increases annually based on COLA)
- Covers all Physician Services
- \$257.00 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 (5) 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 Premiums Cost Range \$1.80 - \$170
- 2025 Drug Plan Deductibles \$0-\$590
- 2025 Maximum Prescription Drug Costs Capped you pay \$2000
- 2025 If you reach Troop \$2000 – All Drug Copays \$0

Medicare Supplement Policy aka (Medi-gap) Plans A-N

Plan G “most popular plan”

- Part A -Covers all gaps
- Part B Deductible \$257 -patient pays
- Covers 20% coinsurance patient pays
- Average -Monthly Premium \$160 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
Patient responsibility	\$0

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 February 1 of that year.

Medicare www.medicare.gov or 800-633-4227
Social Security Office www.ssa.gov 800-772-1213

Questions contact - Sonia Jensen
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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 – 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.