

## What's New in 2018



### Part A: hospital insurance

<b>Part A premium</b>	Free if you've worked 10 years or more \$232 per month if you've worked 7.5 to 10 years \$422 per month if you've worked fewer than 7.5 years
<b>Part A hospital deductible</b>	\$1,340 each benefit period
<b>Part A hospital Coinsurance</b>	\$0 for the first 60 days of inpatient care each benefit period \$335 per day for days 61-90 each benefit period \$670 per <b>lifetime reserve day</b> after day 90 in a benefit period (You have 60 lifetime reserve days that can only be used once. They're not renewable.)
<b>Skilled nursing facility coinsurance</b>	\$0 for the first 20 days of inpatient care each benefit period \$167.50/day for days 21-100 each benefit period



### Part B: medical insurance

<b>Part B premium (for those with incomes below \$85,000)</b>	\$134 is the standard premium (see reverse for more information)
<b>Part B deductible</b>	\$183 per year
<b>Part B coinsurance</b>	20% on most services Part B covers

### Additional Resources

To schedule an appointment with a Medicare Specialist:

Call  
866-448-0160 or email  
[medicare@connexioninsurance.com](mailto:medicare@connexioninsurance.com)



## Part D: prescription drug coverage

<b>Part D premium</b>	Average is \$35.02 per month
<b>Part D maximum deductible</b>	\$405 per year

The standard Part B premium is \$134 in 2018, the same as it was in 2017. While most people will pay \$134, there are some reasons your Part B premium might be different.

**Your Part B premium might be lower if you are protected by the hold harmless provision.** The hold harmless provision means that your Social Security benefits cannot go down from year to year. If your Part B premium increase is more than the dollar amount of the cost of living adjustment (COLA) to your Social Security award, your premium will only increase the same dollar amount as your COLA. This means your Part B premium will be less than \$134. About a quarter of people will pay less than \$134 for their Part B premium in 2018. Check your Social Security benefits statement to learn what you will pay for Part B in 2018.



**If your income is above \$85,000 (or \$170,000 for a married couple)** you may have to pay a Part B premium above the base premium for 2018, as well as a higher Part D premium. This is called an income-related monthly adjustment amount (IRMAA). If you believe that the amount is incorrect, you can learn about appealing it by contacting your State Health Insurance Assistance Program (SHIP). Visit [www.shiptacenter.org](http://www.shiptacenter.org) or call 877-839-2675 to contact your SHIP.



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**What if I can't afford my Part B premium?** If you have a limited income and assets, you may be eligible for the Medicare Savings Program, which pays the Part B premium and, in some cases, the Part A premium if you have one, and Part A and B deductibles, copays, and coinsurances. Contact your local SHIP to learn more about Medicare Savings Program eligibility and how to apply. Visit [www.shiptacenter.org](http://www.shiptacenter.org) or call 877-839-2675 to contact your SHIP.

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