

# Original Medicare

\*prepaid\* 148.50/mo - standard

## **Part A – Hospital**

## **Part B – Medical**

## **Part D –Prescriptions**

Room & Board (Bed, Food, TV) Anything medically necessary

28 choices for prescription

(Dr, surgeries, x-rays, lab, etc.) drug plans

Deductible per 60 days \$1,484

Days 61 – 90 Copay \$371/day Deductible per year \$203

Premiums \$7.30 - \$172/mo

Days 91 and beyond \$742/day

Medicare becomes 80/20

Open Enrollment Oct - Dec

Rehab (Skilled Nursing) insurance after deductible

Days 1-20 are

covered \$0

Example: **Part C - Advantage**

Days 21 - 100 \$185.50/day \$100,000 Was Billed

Medicare Replacement

Medicare approves \$50,000

\* Medicare cuts off day 101 Medicare pays 80% - \$40,000

\* Network – HMO / PPO

Patient pays 20% -

\* Co-Pays / Deductibles

**Long Term Care** \$10,000

\* Maximum Out of Pocket

\* Not covered by Medicare Remaining Excess Fees \* Referrals-Pre-Authorizations

\$50,000 \* Most Premiums are \$0