



Take a Minute for Medicare

Welcome to 2018!!

This year, Disability Rights Wisconsin will be updating you on hot Medicare topics monthly. Everyone on Medicare, whether disabled or over the age of 65, needs to know about their Medicare benefit. The topics will be posted every month to the DRW website and Facebook page. Check in with us at www.disabilityrightswi.org or follow us on Facebook. Make sure to click on the like button!!

January - What's New in 2018?

Your Medicare premiums, deductibles and coverage can and does change each year, so it is important to understand and review your benefits.

Part A- Hospital Benefit cost changes

Original Medicare Part A Costs: 2017 vs. 2018		
	2017	2018
Part A premium	\$0/month if you've worked more than 10 years	\$0/month if you've worked more than 10 years
	\$227/month if you've worked between 7.5 and 10 years	\$232/month if you've worked between 7.5 and 10 years
	\$413/month if you've worked fewer than 30 quarters (7.5 years)	\$422/month if you've worked fewer than 30 quarters (7.5 years)
Hospital deductible	\$1,316 each benefit period	\$1,340 each benefit period
Hospital coinsurance	\$0/day for days 1 – 60 once you've met your deductible	\$0/day for days 1 – 60 once you've met your deductible
	\$329/day for days 61–90 each benefit period	\$335/day for days 61 – 90 each benefit period
	\$658/day for days 91–150 (non-renewable lifetime reserve days)	\$670/day for days 91 – 150 (non-renewable lifetime reserve days)
Skilled nursing facility coinsurance	\$0/day for days 1 – 20 each benefit period (after a minimum 3-day inpatient hospital stay)	\$0/day for days 1 – 20 each benefit period (after a minimum 3-day inpatient hospital stay)
	\$164.50/day for days 21–100 each benefit period	\$167.50/day for days 21 – 100 each benefit period

Part B – Medical Benefit cost changes

Original Medicare Part B Costs: 2017 vs. 2018		
	2017	2018
Part B premium*	\$134 was the standard premium if your annual income was below \$85,000 (\$170,000 for couples). If you are covered by hold harmless, on average you paid \$109 . Most people paid a premium that was lower than the standard premium because of the hold harmless rule.	\$134 is the standard premium if your annual income is below \$85,000 (\$170,000 for couples). Most people with Medicare will pay \$134, but you may pay less if you are protected by hold harmless.
Part B deductible	\$183/year	\$183/year
Part B coinsurance	20% for most services	20% for most services
* If your annual income is higher than \$85,000 for an individual (\$170,000 for a couple), you will pay a higher Part B premium. See question #4 for more information.		

If you have a Medicare Advantage plan, it provides your Part A and B coverage, and in some cases, Part D. Most people with Medicare, whether they have original Medicare or a Medicare Advantage plan, pay the Part B monthly premium. Some with a Medicare Advantage plan may also pay an additional monthly premium for the plan.

Part D – Prescription Drug benefit cost changes

Medicare Part D Costs: 2017 vs. 2018		
	2017	2018
Part D maximum deductible	Up to \$400/year	Up to \$405/year
Part D coverage gap threshold You reach the coverage gap, or donut hole, when you and your plan together have spent this much on covered drugs since the start of the year.	\$3,700	\$3,750
Part D catastrophic coverage limit You get out of the donut hole and reach catastrophic coverage when you have spent this much out of pocket* since the start of the year. This doesn't include what the plan has paid toward your drugs.	\$4,950	\$5,000

For general Medicare questions, call DRW at 1-800-928-8778. For Medicare Part D questions, call the Disability Drug Benefit Helpline at 1-800-926-4862. You can also call 1-800-MEDICARE (1-800-633-4227), or visit www.medicare.gov to find out if Medicare covers your test, service, or item.