



Your trusted partner in making health coverage simple & clear

The Parts of Medicare

Latest Revision: January 2025

Medicare Parts A & B

Medicare Parts A&B are also known as “**Original Medicare**”

Part A - Hospital

Rooms/Meal/Nursing
Usually premium free



- Deductible of **\$1,676** for 2025
- Medicare then pays 100% of allowable charges per 60 day benefit period after deductible is met
- Covers skilled nursing facility days 1 through 20

Part B - Medical

Doctors/Labs/Surgery
Monthly premium starts at
****\$185.00/mo**



- ***\$257** deductible per calendar year
- After deductible is met, *Medicare pays 80%* and *patient pays 20%*
- **20%** patient responsibility has **no** annual cap



Medicare Part C - “Medicare Advantage”

Created in 2006, Medicare Part C is also known as Medicare Advantage.

What you need to know about Part C:

- Typically combines Medicare Parts A & B and may include Part D
- A Medicare Advantage plan usually has low or no monthly premium.
- Deductibles and copays are set by the insurance carrier administering the plan
- May offer additional benefits like dental & vision coverage
- **Cannot** be used in conjunction with a Medicare supplement

Unlike Original Medicare, Medicare Advantage plans utilize provider networks. See examples below:

HMO:

- Must use in network providers
- Referrals required
- Low or no premium

PPO:

- No referrals required
- Choice of providers
- Low deductibles
- Low premiums

***Important Note:** A Medicare Advantage Plan is coverage through a private health insurance company that contracts with Medicare annually. You will still pay your Part B premium monthly, but the carrier you choose sets your benefits, pays claims, and administers coverage, **not Medicare**.



Medicare Part D - Drug Coverage

Medicare Part D helps to cover the cost of prescription drugs

What you need to know about Part D:

- You are required to obtain creditable drug coverage within 63 days of Medicare eligibility
 - **If you don't maintain creditable drug coverage you may be subject to a late enrollment penalty**
- Part D plans are provided by private insurance carriers
- Part C (Medicare Advantage) may include Part D coverage
- Part D plan premiums will vary from plan to plan



How To Choose a Coverage Option

Medicare Beneficiaries have two options to help cover the costs that Medicare Parts A & B do not (Part A Deductible, Part B Deductible, Part B Coinsurance and Part D Coverage)

“MEDIGAP”

Medicare Supplement + Part D Drug Coverage

- Monthly premium but usually no co-pays
- Freedom to choose Doctors
- No referrals necessary
- Covered anywhere Medicare is accepted
- Requires a separate Rx drug policy

OR

MEDICARE ADVANTAGE

Medicare Advantage Plan

- Low or no monthly premium but **has** copays that are paid at time of service
- May be restricted to specific network
- Referrals to specialist may be required
- Emergency services **only** outside service area
- Some plans may include drug coverage as well as dental & vision benefits

Medicare Supplement Options

2025 Supplemental Plan Benefits	A	B	*C	D	*F	G	K	L	M	N
Medicare Part A Coinsurance & Hospital Costs (up to an add'l 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood (first 3 pints)	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Hospice Coinsurance or Copayment	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled Nursing Facility Coinsurance	✗	✗	✓	✓	✓	✓	50%	75%	✓	✓
Medicare Part A Deductible (\$1,676)	✗	✓	✓	✓	✓	✓	50%	75%	50%	✓
Medicare Part B Deductible (\$257)	✗	✗	✓	✓	✓	✗	✗	✗	✗	✗
Medicare Part B Excess Charges	✗	✗	✗	✗	✓	✓	✗	✗	✗	✗
Foreign Travel Emergency (up to plan limits)	✗	✗	80%	80%	80%	80%	✗	✗	80%	80%

There are a variety of Medicare Supplements available that each provide different levels of benefit depending on the needs of the individual.

✓ = 100% Coverage
✗ = Not covered

*Plan F and Plan C are only available to those who were considered Medicare eligible prior to 2020

Regardless of Carrier, all Medicare supplements are substantially equivalent based on the plan letter chosen.

Example: A "Plan G" with Aetna or Cigna will offer identical coverage.

What is IRMAA?

Income Related Monthly Adjusted Amount

- An **increase** to Medicare Part B *and* Part D monthly premiums based upon your income (MAGI) **from 2 years ago**
- IRMAA rulings are Determined by the Social Security Administration
- IRMAA rulings *can be* appealed in particular situations - but the process can be arduous. The form for this appeal is [IRS SSA-44](#)

2025 Medicare IRMAA Chart				
If your filing status and yearly income <i>in 2023</i> was:				
File Individual Tax Return	File Joint Tax Return	File Married & Separate Tax Return	Your Part B Premium will be	Part D Premium Surcharge
\$106k or less	\$212k or less	\$106k or less	\$185 "standard"	Premium
Above \$106k up to \$133k	Above \$212k up to \$266k	N/A	\$259	Premium +\$13.70
Above \$133k up to \$167k	Above \$266k up to \$334k	N/A	\$370	Premium +\$35.30
Above \$167k up to \$200k	Above \$334k up to \$400k	N/A	\$480.90	Premium +\$57
Above \$200k & Less than \$500k	Above \$400k & Less than \$750k	Above \$106k & Less than \$394k	\$591.90	Premium +\$78.60
\$500k or above	\$750k and above	\$394k and above	\$628.90	Premium +\$85.80



Working Past 65

1

If you or your spouse continue to work beyond 65 (at a job with at least 20 employees) that provides health insurance and “creditable drug coverage” you can hold off on enrolling in Medicare if you’d like.

2

If you are receiving Social Security benefits for 3+ months prior to your 65th birthday, you will *automatically* be enrolled in Medicare Part A & B

3

COBRA Coverage is **not** considered creditable coverage according to Medicare

4

If working past 65, be sure to stop HSA contributions (if applicable) 6 months before you intend to transition to Medicare.

Medicare, simplified

Key Dates, Timelines & When to speak with a Medicare expert at Move Health

Transitioning to Medicare?

(Turning 65, Retiring, Spouse Retiring)

- **6 months before transition:**
 - Schedule time for Medicare 101
 - Create a Medicare gameplan
- **60-90 days before transition:**
 - Apply for Medicare Parts A & B
- **As soon as you have your Medicare ID card:**
 - Enact your Medicare game plan

Already on Medicare?

Revisiting your coverage regularly is an important step

- **Medicare “Tune-Up”:**
 - An annual check-in to make certain you’re in the best position for your unique needs.
- **Within 30 days of Any Major Changes**
 - Address change
 - Loss of employer coverage
 - Major Health Diagnoses

Key Medicare Dates

Dates & seasons to keep in mind

- **Medicare AEP**
 - Part D review
 - Medicare Advantage Review
 - Oct 15 - Dec 7th
- **Medicare OEP**
 - Medicare Advantage Review Period
 - Jan 1st - March 31st
- **As soon as you have your Medicare ID card:**
 - Enact your Medicare game plan