

MEDICARE CHANGES – 2025

MEDICARE COSTS 2025

	2025	2024
Part A		
Inpatient hospital deductible	\$ 1,676	\$ 1,632
Nursing Home Coinsurance per day	209.50	204.00
Part B		
Premium - per month	\$ 185.00	\$ 174.70
Deductible - annual	257.00	240.00
IRMAA Adjustment		
Single	\$ 106,000	\$ 103,000
Married couple	212,000	206,000

Prescription Drugs \$2,000 limit

You will pay no more than \$2,000 for drug co-pays and deductibles. You are still responsible for premium payments.

Maximum deductible for drug plans in 2025 is \$590. Your plan may have a lower amount.

After that, your co-pays should be about 25%.

The coverage gap (donut hole) has been eliminated.

Medicare Prescription Payment Plan

You have the option to spread your drug co-pays over the remainder of the year, rather than paying at time of purchase.

Your plan will send you a monthly bill for amount due.

Program is voluntary and you can leave it any time during the year.

Medicare Supplement Plans

Effective 1/1/25, this change applies to those on disability under the age of 65.

You can buy a Medicare Supplement plan with guaranteed coverage and no waiting period or denial for preexisting conditions. You have a 6 month period of time to enroll in a Supplement plan after going on Medicare (or through 6/30/25 if already on Medicare) to ensure these guarantees.

Rates for Medicare Supplement plans A, B and D cannot exceed rates charged to those aged 65 not on disability.

Rates for the plan options G, K, L, M, &N cannot be more than twice the rate charged to those aged 65 not on disability.