

What's New for Medicare in 2023?

Part A: Hospital insurance



Part A premium	Free if you've worked 10 years or more \$278 per month if you've worked 7.5 to 10 years \$506 per month if you've worked fewer than 7.5 years
Part A hospital deductible	\$1,600 each benefit period
Part A hospital coinsurance	\$0 for the first 60 days of inpatient care each benefit period \$400 per day for days 61-90 each benefit period \$800 per lifetime reserve day after day 90 in a benefit period (You have 60 lifetime reserve days that can only be used once. They're not renewable.)
Skilled nursing facility insurance	\$0 for the first 20 days of inpatient care each benefit period \$200 per day for days 21-100 each benefit period

Part B: Medical insurance



Part B premium (For individuals with incomes below \$97,000 or couples with incomes below \$194,000)	\$164.90 is the standard premium
Part B deductible	\$226 per year
Part B coinsurance	20% for most services Part B covers

Part D: Prescription drug coverage



National average Part D premium	\$32.74 per month
Part D maximum deductible	\$505 per year
Coverage gap begins	\$4,660
Catastrophic coverage begins	\$7,400



If you have a Medicare Advantage Plan, contact your plan directly for your 2023 premium, copayments, and deductible.

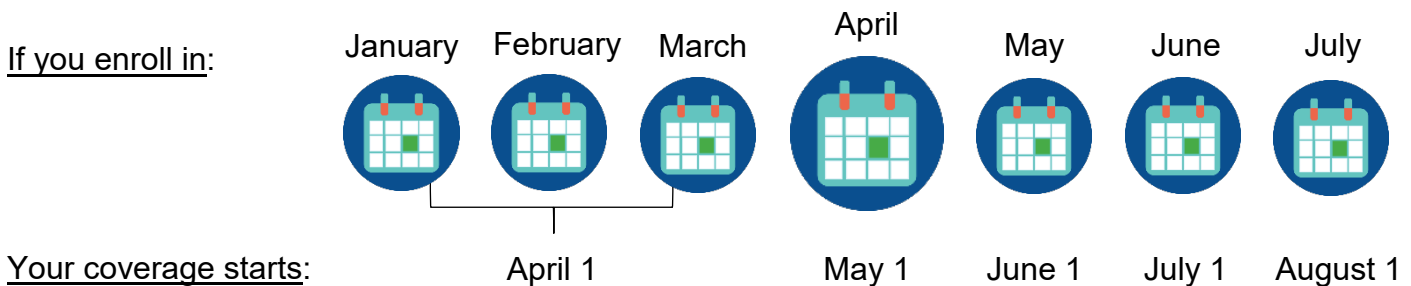
Updates to Medicare prescription drug coverage in 2023

Because of the Inflation Reduction Act:

- ✓ All Part D-covered vaccines, including the shingles vaccine, will be \$0.
- ✓ All Part D-covered insulin copays will be limited to \$35 (starting January 2023).
- ✓ All Part B-covered insulin copays will be limited to \$35 (starting July 2023).
- ✓ Extended immunosuppressant coverage may be available to you. You are eligible if:
 - You qualify for Part B coverage of immunosuppressants prior to losing End Stage Renal Disease (ESRD) Medicare 36 months after your kidney transplant
 - You do not have Medicaid or other health insurance that covers immunosuppressants

Enrollment period changes in 2023

Initial Enrollment Period (IEP): The IEP is a seven-month period including the three months before, the month of, and the three months following your 65th birthday month. Beginning in 2023, coverage begins the first of the following month (but no earlier than the month you are Medicare-eligible). For example, if your 65th birthday is in April 2023:



General Enrollment Period (GEP): The GEP runs from January 1 through March 31 each year. In the past, your coverage would start on July 1 if you used the GEP. Starting in 2023, if you use the GEP, your coverage will start the first day of the month after you enroll.

Special Enrollment Periods (SEPs): SEPs are periods of time outside normal enrollment periods when you can enroll in Medicare or change your coverage. Beginning in 2023, new SEPs have been created for people who:

- Lose Medicaid
- Are in an area with a disaster or emergency
- Are released from incarceration
- Make an enrollment mistake based on misinformation from their employer
- Experience other exceptional circumstances

“New” Medicare card schemes

Do you know what isn't new this year? Your Medicare card.



Medicare beneficiaries are not receiving new cards this year, but scammers may try to convince you otherwise. For example, scammers may falsely tell you that Medicare is issuing new cards—perhaps a card that is plastic, metal, has a chip, or even a black and white COVID-19 cards. The scammers may tell you that in order for them to send your new card, you will need to verify your identity, which could include your Medicare number. This is an attempt to get your personal or financial information. Here are some red flags to look for:

- Unsolicited calls from anyone claiming to be from Medicare
- Anyone needing your information so that they can send you an updated Medicare card
- Anyone saying your card is expiring, and they need to send you a new one or you will be charged a fine
- Anyone stating Medicare is issuing new cards and you need to verify your number

Who to contact for more information

State Health Insurance Assistance Program (SHIP): Contact your SHIP if you have questions about changes in costs or coverage for your Medicare in 2023. SHIPs can help you understand the new SEPs and explain programs that can help you with your Medicare costs.

Senior Medicare Patrol (SMP): Contact your SMP if believe you have experienced potential Medicare fraud, errors, or abuse.

Medicare: Call 1-800-MEDICARE to request a copy of your *Medicare & You* handbook.

Social Security Administration (SSA): Contact SSA to enroll in Medicare Parts A and/or B during your IEP, the GEP, or an SEP. You can call 800-772-1213 to find your local branch.

Medicare Advantage Plan or Part D plan: Contact your plan to ask about changes in your costs or coverage for 2023.



Local SHIP contact information	Local SMP contact information
SHIP toll-free: 877-416-7083	SMP toll-free: 888-818-2611
SHIP website: www.adrcofthelakeshore.com	
To find a SHIP in another state: Call 877-839-2675 (and say “Medicare” when prompted) or visit www.shiphelp.org	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org
<p>SHIP Technical Assistance Center: 877-839-2675 www.shiphelp.org info@shiphelp.org SMP Resource Center: 877-808-2468 www.smpresource.org info@smpresource.org © 2022 Medicare Rights Center www.medicareinteractive.org</p> <p><i>The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center. This document was supported, in part, by grant numbers 90SATC0002 and 90MPRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.</i></p>	