

MEDICARE SUPPLEMENT INSURANCE

ADDENDUM



Helping Oklahomans and their families make informed decisions about Medicare.

OKLAHOMA INSURANCE DEPARTMENT
1-800-763-2828 | www.map.oid.ok.gov | map@oid.ok.gov

2022 MEDICARE COSTS

MEDICARE PART A (HOSPITAL INSURANCE) COSTS

PART A MONTHLY PREMIUM

Most people don't pay a Part A premium because they paid Medicare taxes while working. If you don't get premium-free Part A, you pay up to \$499 each month.

PART A HOSPITAL INSURANCE—COVERED SERVICES

(Hospital deductibles and coinsurance amounts change each year. The numbers shown in this chart are effective for 2022)

SERVICES	BENEFITS	YOU PAY (Other insurance may pay all or part)	MEDICARE PAYS
Beneficiaries are responsible for the \$1,556 part A deductible per benefit period			
Hospitalization Semiprivate room, general nursing, misc. services	First 60 days	\$1,556	All but \$1,556
	61st to 90th day	\$389 per day	All but \$389 per day
	91st to 150th day	\$778 per day	All but \$778 per day
	Beyond 150 days	All charges	Nothing
Skilled Nursing Facility Care	First 20 days	Nothing if approved	100% of approved
	21st to 100th day	\$194.50 per day	All but \$194.50 per day
	Beyond 100 days	All costs	Nothing
Home Health Care Medically necessary skilled care, therapy	Part-time care as long as you meet guidelines	Nothing if approved; 20% for Durable Medical Equipment	100% of approved
Hospice Care For the terminally ill	As long as doctor certifies need	Limited costs for drugs and respite care	100% approved
Blood	As needed	First 3 pints	All but first 3 pints

MEDICARE PART B (MEDICAL INSURANCE) COSTS

PART B MONTHLY PREMIUM

The standard Part B premium amount in 2022 is \$170.10 or higher depending on your income. Social Security will tell you the exact amount you'll pay for Part B in 2022.

You pay the standard premium amount (or higher) if:

- Your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount.

If you're in 1 of these 5 groups, here's what you'll pay:

IF YOUR YEARLY INCOME IN 2020 WAS			YOU PAY (in 2022)
FILE INDIVIDUAL TAX RETURN	FILE JOINT TAX RETURN	FILE MARRIED & SEPARATE TAX RETURN	
\$91,000 or less	\$182,000 or less	\$91,000 or less	\$170.10
above \$91,000 up to \$114,000	above \$182,000 up to \$228,000	not applicable	\$238.10
above \$114,000 up to \$142,000	above \$228,000 up to \$284,000	not applicable	\$340.20
above \$142,000 up to \$170,000	above \$284,000 up to \$340,000	not applicable	\$442.30
above \$170,000 and less than \$500,000	above \$340,000 and less than \$750,000	above \$91,000 and less than \$409,000	\$544.30
\$500,000 or above	\$750,000 and above	\$409,000 and above	\$578.30

PART B MEDICARE INSURANCE—COVERED SERVICES

Services	Benefits	You Pay (Other insurance may pay all or part)	Medicare Pays
Beneficiaries are responsible for the first \$233.00 of Part B-covered services in 2022 (the Deductible)			
Medical Expense Physician services and medical supplies	Medical services in and out of the hospital	20% of approved (after \$233 deductible) plus excess charges	80% of approved (after \$233 deductible)
Clinical Laboratory	Diagnostic tests	Nothing if approved	100% of approved
Home Health Care Medically necessary skilled care, therapy	Part-time care as long as you meet guidelines	Nothing if approved; 20% for Durable Medical Equipment	100% of approved
Outpatient Hospital Treatment	Unlimited if medically necessary	20% of approved (after \$233 deductible) plus excess charges	80% of approved (after \$233 deductible)
Blood	As needed	First 3 pints, then 20% of the remaining costs	All but first 3 pints, after the first 3, Medicare covers 80%

BENEFIT CHART OF MEDICARE SUPPLEMENT PLANS

Sold on or after January 1, 2020

This chart shows the benefits included in each of the standard Medicare supplement plans. Some plans may not be available. Only applicants first eligible for Medicare before 2020 may purchase Plans C, F, and high deductible F.

Note: A ✓ means 100% of the benefit is paid.

MEDIGAP PLANS									MEDICARE FIRST ELIGIBLE BEFORE 2020 ONLY	
BENEFITS	A	B	D	G ¹	K	L	M	N	C	F ¹
Medicare Part A coinsurance and hospital coverage (up to an additional 365 days after Medicare benefits are used up)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓	✓	50%	75%	✓	✓ copays apply ³	✓	✓
Blood (First 3 Pints)	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓	✓	50%	75%	✓	✓	✓	✓
Skilled Nursing Facility Care Coinsurance			✓	✓	50%	75%	✓	✓	✓	✓
Medicare Part A Deductible		✓	✓	✓	50%	75%	50%	✓	✓	✓
Medicare Part B Deductible									✓	✓
Medicare Part B Excess Charges				✓						✓
Foreign Travel Emergency (Up to Plan Limits)			80%	80%			80%	80%	80%	80%
Out-of-pocket limit in [2022] ²					\$6,620 ²	\$3,310 ²				

¹ Plans F and G also offer a high-deductible plan in some states. With this option, you must pay for Medicare-covered costs (coinsurance, copayments, and deductibles) up to the deductible amount of \$2,490 in 2022 before your policy pays anything. (Plans C and F won't be available to people who are newly eligible for Medicare on or after January 1, 2020.)

- Starting January 1, 2020, Medigap plans sold to people new to Medicare won't be allowed to cover the Part B deductible. Because of this, Plans C and F will no longer be available to people who are new to Medicare on or after January 1, 2020.
- If you already have either of these two plans (or the high deductible version of Plan F) or are covered by one of these plans prior to January 1, 2020, you'll be able to keep your plan. If you were eligible for Medicare before January 1, 2020 but not yet enrolled, you may be able to buy one of these plans.
- People new to Medicare are those who turn 65 on or after January 1, 2020, and those who get Medicare Part A (Hospital Insurance) on or after January 1, 2020

² For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$233 in 2022), the Medigap plan pays 100% of covered services for the rest of the calendar year.

³ Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

MEDICARE SUPPLEMENT RATE COMPARISON

If you are interested in receiving a list of Medicare supplemental plans offered in Oklahoma along with an estimate of the monthly premiums for each carrier, contact the Medicare Assistance Program at:

1-800-763-2828
405-521-6628
map@oid.ok.gov

In addition, you can find a certified MAP counselor in your area of the state:

ASCOG Area Agency on Aging

802 W. Main Street
Duncan, OK 73534
580-736-7036
Comanche, Cotton, Garvin, Greer, Harmon,
Jackson, Jefferson, Kiowa, Stephens, and
Tillman

Grand Gateway Area Agency on Aging

333 S. Oak
Big Cabin, OK 74332-0502
918-783-5793
Adair, Cherokee, Craig, Delaware, Mayes,
Nowata, Ottawa, Rogers, and Washington

KEDDO Area Agency on Aging

1002 Hwy. 2 North
Wilburton, OK 74578
918-465-2367
Haskell, Hughes, Latimer, LeFlore, McCurtain,
Pittsburg, Pushmataha, and Sequoyah

LIFE Senior Services, Inc.

5950 East 31st Street
Tulsa, OK 74135-5114
918-664-9000
Creek, McIntosh, Muskogee, Okfuskee,
Okmulgee, Osage, Pawnee, Tulsa, and
Wagoner

Long Term Care Authority of Enid Area Agency on Aging

202 w. Broadway Ave. #A
Enid, OK 73701
580-234-7475
Alfalfa, Garfield, Grant, Kay, Kingfisher, Logan,
Major, Noble, Payne, and Woods

Opportunities, Inc.

117 W. Russworm
Watonga, OK 73772-0569
580-844-5010
2250 W. Modell, Ste. A & B
Clinton, OK 73601
580-323-4373

1007 Main Street
Woodward, OK 73801
580-256-2899
Beaver, Beckham, Blaine, Cimarron, Custer,
Dewey, Ellis, Harper, Roger Mills, Texas,
Washita, and Woodward

SODA Area Agency on Aging

2704 North 1st Street
Durant, OK 74701
580-920-1388
Atoka, Bryan, Carter, Choctaw, Coal, Johnston,
Love, Marshall, Murray, and Pontatoc