

# **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](http://www.map.oid.ok.gov) | [map@oid.ok.gov](mailto:map@oid.ok.gov)

# 2023 MEDICARE COSTS

## MEDICARE PART A (HOSPITAL INSURANCE) COSTS

### PART A MONTHLY PREMIUM

Most people don't pay a Part A premium because they paid FICA taxes while working. If you don't get premium-free Part A, you pay up to \$506 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 2023.)

| Beneficiaries are responsible for the \$1,600 part A deductible per benefit period |   |  |                          |
|--|---|--|--------------------------|
| SERVICES   | BENEFITS  | YOU PAY<br>(Other insurance may pay all or part)             | MEDICARE PAYS            |
| Hospitalization<br>Semiprivate room,<br>general nursing,<br>misc. services         | First 60 days   | \$1,600  | All but \$1,600          |
|  | 61st to 90th day  | \$400 per day  | All but \$400 per day    |
|  | 91st to 150th day   | \$800 per day  | All but \$800 per day    |
|  | Beyond 150 days   | All charges  | Nothing                  |
| Skilled Nursing<br>Facility Care   | First 20 days   | Nothing if approved  | 100% if approved         |
|  | 21st to 100th day   | \$200.00 per day   | All but \$200.00 per day |
|  | Beyond 100 days   | All costs  | Nothing                  |
| Home Health<br>Care Medically<br>necessary skilled<br>care, therapy                | Part-time care as long<br>as you meet guidelines<br>(skilled nursing care,<br>physical therapy,<br>occupational therapy, etc) | Nothing if approved;<br>20% for Durable Medical<br>Equipment | 100% if approved         |
| Hospice Care<br>for the terminally<br>ill  | As long as doctor<br>certifies need   | Limited costs for drugs<br>and respite care                  | 100% if 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 2023 is \$164.90 or higher depending on your income. Social Security will tell you the exact amount you'll pay for Part B in 2023.

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 2021 WAS          |  |   | YOU PAY<br>(in 2023) |
|--|--|---|----------------------|
| FILE INDIVIDUAL<br>TAX RETURN              | FILE JOINT TAX<br>RETURN                   | FILE MARRIED &<br>SEPARATE TAX<br>RETURN  |                      |
| \$97,000 or less                           | \$194,000 or less                          | \$97,000 or less                          | \$164.90             |
| above \$97,000 up to<br>\$123,000          | above \$194,000 up to<br>\$246,000         | not applicable                            | \$230.80             |
| above \$123,000 up to<br>\$153,000         | above \$246,000 up to<br>\$306,000         | not applicable                            | \$329.70             |
| above \$153,000 up to<br>\$183,000         | above \$306,000 up to<br>\$366,000         | not applicable                            | \$428.60             |
| above \$183,000 and<br>less than \$500,000 | above \$366,000 and<br>less than \$750,000 | above \$97,000 and less<br>than \$403,000 | \$527.50             |
| \$500,000 or above                         | \$750,000 and above                        | \$403,000 and above                       | \$560.50             |

## PART B MEDICARE INSURANCE—COVERED SERVICES

Beneficiaries are responsible for the first \$226.00 of Part B-covered services in 2023  
(the Deductible)

| SERVICES   | BENEFITS  | YOU PAY<br>(Other insurance may pay all or part)                                | MEDICARE<br>PAYS  |
|--|---|---|---|
| Physician services and<br>medical supplies                       | Medical services in and out<br>of the hospital (outpatient) | 20% of approved<br>(after \$226 deductible)<br>plus excess charges              | 80% of approved<br>(after \$226 deductible)                         |
| Clinical Laboratory  | Diagnostic tests  | Nothing if approved   | 100% of approved  |
| Home Health Care<br>Medically necessary<br>skilled care, therapy | Part-time care as long as<br>you meet guidelines            | Nothing if approved;<br>20% for Durable Medical<br>Equipment                    | 100% of approved  |
| Outpatient Hospital<br>Treatment                                 | Unlimited if medically<br>necessary                         | 20% of approved<br>(after \$226 deductible)<br>plus excess charges              | 80% of approved   |
| Blood  | As needed for outpatient<br>procedures                      | First 3 pints, then 20% of<br>the remaining costs<br>(\$226 deductible applies) | All but first 3 pints,<br>after the first 3,<br>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: ✓ means 100% of the benefit is paid.

| PLANS AVAILABLE TO ALL APPLICANTS  |   |   |     |                |                      |                      |     |                                | MEDICARE FIRST ELIGIBLE BEFORE 2020 ONLY |     |
|--|---|---|-----|----------------|----------------------|----------------------|-----|--------------------------------|--|-----|
| BENEFITS   | A | B | D   | G <sup>1</sup> | K                    | L                    | M   | N                              | C  | F1  |
| 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%                  | ✓   | ✓<br>copays apply <sup>3</sup> | ✓  | ✓   |
| 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 [2023] <sup>2</sup>   |   |   |     |                | \$6,940 <sup>2</sup> | \$3,470 <sup>2</sup> |     |                                |  |     |

<sup>1</sup> 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 \$2,700 in 2023 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.

<sup>2</sup> For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$226 in 2023), the Medigap plan pays 100% of covered services for the rest of the calendar year.

<sup>3</sup> 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:

800-763-2626  
405-521-6628  
MAP@oid.ok.gov

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

### **Areawide Aging Agency, Inc.**

4101 Perimeter Center Drive, Ste. 310  
Oklahoma City, OK 73112-5910  
(405) 942-8500  
www.areawideaging.org  
Counties: Canadian, Cleveland, Logan, and Oklahoma

### **ASCOG Area Agency on Aging**

802 W. Main Street  
Duncan, OK 73533  
800-658-1466 or 580-252-0595  
www.ascog.org  
Counties: Caddo, Comanche, Cotton, Grady, Jefferson, McClain, Stephens, and Tillman

### **Central Oklahoma Economic Development District (COEDD) AAA**

400 N. Bell Ave  
Shawnee, OK 74802-3398  
800-375-8255 or 405-273-6410  
www.coedd.net  
Counties: Hughes, Lincoln, Okfuskee, Payne, Pawnee, Pottawatomie, and Seminole

### **Eastern Oklahoma Development District (EODD) AAA**

1012 N. 38th Street  
Muskogee, OK 74402-1367  
918-682-7891  
www.eoddok.org  
Counties: Adair, Cherokee, McIntosh, Muskogee, Okmulgee, Sequoyah, and Wagoner

### **Grand Gateway Area Agency on Aging**

333 S. Oak Street  
Big Cabin, OK 74332  
800-482-4594 or 918-783-5793  
www.grandgateway.org  
Counties: Craig, Delaware, Mayes, Nowata, Ottawa, Rogers, and Washington

### **KEDDO Area Agency on Aging**

1002 Hwy 2 North  
Wilburton, OK 74578  
800-722-8180 or 918-465-2367  
www.keddo.org  
Counties: Choctaw, Haskell, Latimer, LeFlore, McCurtain, Pittsburg, and Pushmataha

### **LIFE Senior Services, Inc.**

5950 E. 31st Street  
Tulsa, OK 74135  
866-664-9009 or 918-664-9000  
www.lifeseeniorservices.org  
Counties: Creek, Osage, and Tulsa

### **Long Term Care Authority of Enid (LTCAE) AAA**

202 W. Broadway Ave.  
Enid, OK 73701  
888-858-9628 or 580-234-7475  
www.ltcaenid.org  
Counties: Alfalfa, Blaine, Garfield, Grant, Kay, Kingfisher, Major, and Noble

### **Opportunities, Inc.**

117 W. Russworm  
Watonga, OK 73772  
800-375-7284 or 580-623-7283  
Clinton- 580-323-4373  
Woodward- 580-256-2899  
www.oppincok.org  
Counties: Alfalfa, Beaver, Blaine, Cimarron, Custer, Dewey, Ellis, Harper, Kingfisher, Major, Texas, Woods, and Woodward

### **SODA Area Agency on Aging**

2704 N. 1st Street  
Durant, OK 74701  
800-211-2116 or 580-920-1388  
www.soda-ok.org  
Counties: Atoka, Bryan, Carter, Coal, Garvin, Johnston, Love, Marshall, Murray, And Pontatoc

### **Southwestern Oklahoma Development Authority (SWODA) AAA**

Building 420, Sooner Drive  
Burns Flat, OK 73624-0569  
800-627-4882 or 580-562-4882  
www.swoda.org  
Counties: Beckham, Custer, Greer, Harmon, Jackson, Kiowa, Roger Mills, and Washita