

# 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)

# 2024 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 \$505 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 2024.)

Beneficiaries are responsible for the \$1,632 part A deductible per benefit period			
SERVICES	BENEFITS	YOU PAY <small>(Other insurance may pay all or part)</small>	MEDICARE PAYS
Hospitalization Semiprivate room, general nursing, misc. services	First 60 days	\$1,632	All but \$1,632
	61st to 90th day	\$408 per day	All but \$408 per day
	91st to 150th day	\$816 per day	All but \$816 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	\$204.00 per day	All but \$204.00 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 (skilled nursing care, physical therapy, occupational therapy, etc)	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 2024 is \$174.70 or higher depending on your income. Social Security will tell you the exact amount you'll pay for Part B in 2024.

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 2022 WAS			YOU PAY (in 2024)
FILE INDIVIDUAL TAX RETURN	FILE JOINT TAX RETURN	FILE MARRIED & SEPARATE TAX RETURN	
\$103,000 or less	\$206,000 or less	\$103,000 or less	\$174.70
above \$103,000 up to \$129,000	above \$206,000 up to \$258,000	not applicable	\$244.60
above \$129,000 up to \$161,000	above \$258,000 up to \$322,000	not applicable	\$349.40
above \$161,000 up to \$193,000	above \$322,000 up to \$386,000	not applicable	\$454.20
above \$193,000 and less than \$500,000	above \$386,000 and less than \$750,000	above \$103,000 and less than \$397,000	\$559.00
\$500,000 or above	\$750,000 and above	\$397,000 and above	\$594.00

## PART B MEDICARE INSURANCE—COVERED SERVICES

Beneficiaries are responsible for the first \$240.00 of Part B-covered services in 2024 (the Deductible)

SERVICES	BENEFITS	YOU PAY (Other insurance may pay all or part)	MEDICARE PAYS
Physician services and medical supplies	Medical services in and out of the hospital (outpatient)	20% of approved (after \$240 deductible) plus excess charges	80% of approved (after \$240 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 \$240 deductible) plus excess charges	80% of approved
Blood	As needed for outpatient procedures	First 3 pints, then 20% of the remaining costs (\$240 deductible applies)	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: ✓ 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%	✓	✓ 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 [2024] <sup>2</sup>					\$7,060 <sup>2</sup>	\$3,530 <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 \$2,800 in 2024 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 (\$240 in 2024), 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.

## **NEW MEDICARE SUPPLEMENT ENROLLMENT REQUIREMENTS**

Beginning September 1st, 2023 individuals currently enrolled in a Medicare supplement will have an annual opportunity to shop for and purchase a Medicare supplement policy with equal or lesser benefits without medical underwriting or preexisting condition concerns. This annual opportunity begins on the beneficiary's birthday and lasts for 60 days.

### **HERE'S AN EXAMPLE:**

Mr. Smith has a Medicare Supplement Plan F that he's had for many years, but he's concerned about his increasing premiums. Because of his declining health he hasn't shopped for another plan because he didn't think he could pass the medical underwriting process. Mr. Smith's birthday is June 11th. As a result of this new rule, Mr. Smith will have from June 11th through August 9th (60 days) to look for a plan with equal or lesser benefits from his current carrier or a different carrier without worrying if he will be denied or charged more because of his past or current health issues.

Beneficiaries who are looking for information about premiums for Medicare supplement plans can contact the Medicare Assistance Program to request a quote for any of the standardized plans in which you may be interested. Call 800-763-2828.

## **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:

800-763-2828

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.lifeseniorservices.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