

# Medicare Options 2023

## Federated Marketing

**Medicare has four parts...**

**A. Hospital Coverage\*   B. Doctor Coverage\*   C. Preventive Coverage   D. Prescription Drug Coverage**

Traditional Medicare: includes Parts A, B, and D

<b>Premium for Part B</b>		\$164.90 *			
97/194	\$164.90	123/246	\$230.80	153/306	\$329.70
183/366	\$428.60	500/750	\$527.50	500+/750+	\$560.50
<b>Premium for Part D</b>		\$ _____			
123/246	\$12.20	153/306	\$31.50	183/366	\$50.70
500/750	\$70.00	500+/750+	\$76.40		
<b>2 cards to carry</b>					

Traditional Medicare and a Medicare Supplement Plan/Medi-Gap Coverage

Includes Traditional Medicare (TM) coverage and coverage the 20% TM does not cover.

<b>Premiums for Part B</b>	\$164.90 *
<b>Premium for Part D</b>	\$ _____
<b>Premium for Supplement Plan</b>	\$ _____
<b>TOTAL</b>	\$ _____
<b>3 cards to carry</b>	

Medicare Advantage Plans

Covers Parts A, B, C, and D.

Choice of HMO or PPO plans.

<b>Premiums for Part B</b>	\$164.90 *
<b>1 card to carry</b>	

## Update for 2023

- Your Medicare card (Red/White/Blue) will not have the following characters: B, I, L, O, S, or Z. And it no longer has your SS#.
- Plan F and C are no longer available for sale on Med-Sups/Medi-Gap plans
- Some Med-Sup plans now include gym membership

### Medicare Advantage Plans (MA, MAPD, PDP)

- MOP (max out of pocket) can be \$7500
- Part B premium – 2022 \$170.10 base 2023 \$164.90 base
- Part D deductible will be \$505 (up from \$445). Generally for tiers 3, 4, & 5
- Coverage gaps figures are \$4660/\$7400
- BCBS and VMC have a contract
- COLA increase 8.7%

### Homework