**Medicare and You 2023**

**PART A: Hospital Coverage - $506.00/month (waive if worked 40 qtrs. and $278.00 if worked 30 qtrs. and less than 40 qtrs.)**

**Medicare Pays** **You Pay Supp Adv Hosp**

Days 1-60 All but $1600.00 $1600.00 0 $ 0

Days 61-90 All but $400/day $400/day 0 0

Days 91-150 All but $800/day $800/day 0 0

Day 151 and up Nothing All Costs 0 0

**Skilled Nursing Care**

 **Medicare Pays You Pay**

Days 1-20 All Costs Nothing 0 0

Days 21-100 All but $200.00/day $200.00/day 0 $ 0

Days 101 and up Nothing All Costs $ $ $

***Medicare will only pay for Skilled Nursing Care if you have been in the hospital for 3 days as inpatient and not observation, you are being treated for the same illness which caused you to enter the hospital, and you are making daily progress.***

**Blood: You are responsible for the first three pints.**

**PART B: Medical Coverage $226.00/deductible per year Sup Adv**

 **Medicare Pays You Pay**

80% of Approved Amount 20% of approved Amount 0 $



 15% of Excess Charge K & N Plans only

Plan G: Medicare Part B Deductible $226.00

High Deductible F/G $2700.00

Plan N: Medicare Part B Deductible $226.00, Co Pays up to $20 for Medical Visit, $50 ER Co Pays, and 15% Excess Charges w/o max out of pocket

Plan K: Medicare Part B Deductible, 50% of Part A and Part B, 15% of Excess Charge, Max out of Pocket $6,940.00

Late Enrollment Penalty Premium: 20% of the standard premium per year for the rest of one’s life

Medicare Only: does not have maximum out of pocket and where Advantage Plans do

Hospital Insurance will cover co-pays in hospital, upfront money for accidents and critical illness to help w/cost

Part B coverage immunosuppressive drugs is $97.10