

MEDICARE 101

Helping you Navigate Medicare with **Confidence**

MEDICARE PART A - HOSPITAL INSURANCE

Helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care.

MEDICARE PART B - MEDICAL INSURANCE

Helps cover: Services from doctors and other health care providers. Outpatient care. Home health care. Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment). Many preventive services (like screenings, shots or vaccines, and yearly wellness visits).

MEDICARE PART D - DRUG COVERAGE

Helps cover the cost of prescription drugs, you join a Medicare drug plan in addition to Original Medicare, or you get it by joining a Medicare Advantage Plan with drug coverage. Plans that offer Medicare drug coverage are run by private insurance companies that follow rules set by Medicare.

Ready to Enroll?

Speak with a Licensed Medicare Benefits Advisor Today!

Alabama:

Sydnee Doppler 205-514-9406

Grace Dikeman 205-370-0446

Colorado:

Brooke Wooten 970-283-7176

Savannah Mosqueira 970-201-0028

PART A (HOSPITAL INSURANCE) COSTS

What you pay in 2025:

The following information is pulled directly from Medicare.gov

Part A Premium

\$0 for most people (because they or a spouse paid Medicare taxes long enough while working - generally at least 10 years). If you get Medicare earlier than age 65, you won't pay a Part A premium. This is sometimes called "premium-free Part A."

If you don't qualify for premium-free Part A: You might be able to buy it. You'll pay either \$285 or \$518 each month for Part A, depending on how long you or your spouse worked and paid Medicare taxes.

Remember:

- You also have to sign up for Part B to buy Part A.
- If you don't buy Part A when you're first eligible for Medicare (usually when you turn 65), you might pay a penalty.

Part A Deductible

\$1,676 for each inpatient hospital benefit period before Original Medicare starts to pay.

There's no limit to the number of benefit periods you can have in a year. This means you may pay the deductible more than once in a year.

Inpatient Hospital Stay:

- Days 1-60: \$0 after you pay your Part A deductible.
- Days 61-90: \$419 each day.
- Days 91-150: \$838 each day while using your 60 lifetime reserve days
- After day 150: You pay all costs.

PART B (MEDICAL INSURANCE) COSTS

What you pay in 2025:

The following information is pulled directly from Medicare.gov

Part B Premium

\$185 each month (or higher depending on your income). The amount can change each year. You'll pay the premium each month, even if you don't get any Part B-covered services

You might pay a monthly penalty if you don't sign up for Part B when you're first eligible for Medicare (usually when you turn 65). You'll pay the penalty for as long as you have Part B. The penalty goes up the longer you wait to sign up.

Who pays a higher Part B premium because of income? (IRMA Fees)

Reference Chart

If your yearly income in 2023 (for what you pay in 2025) was			You pay each month (in 2025)
File individual tax return	File joint tax return	File married & separate tax return	
\$106,000 or less	\$212,000 or less	\$106,000 or less	\$185.00
above \$106,000 up to \$133,000	above \$212,000 up to \$266,000	Not applicable	\$259.00
above \$133,000 up to \$167,000	above \$266,000 up to \$334,000	Not applicable	\$370.00
above \$167,000 up to \$200,000	above \$334,000 up to \$400,000	Not applicable	\$480.90
above \$200,000 and less than \$500,000	above \$400,000 and less than \$750,000	above \$106,000 and less than \$394,000	\$591.90
\$500,000 or above	\$750,000 or above	\$394,000 or above	\$628.90

Part B Deductible

\$257 before Original Medicare starts to pay. You pay this deductible once each year.

General costs for services (coinsurance)

Usually 20% of the cost for each Medicare-covered service or item after you've paid your deductible (and as long as your doctor or health care provider accepts the Medicare-approved amount as full payment – called “accepting assignment”)

PART D (DRUG COVERAGE) COSTS

What you pay in 2025:

The following information is pulled directly from Medicare.gov

Part D Premium

Varies by plan.

The Doppler Agency is honored to partner with the following carriers for Part D Insurance Plans: Aetna, Anthem BCBS, BCBS of AL, Devoted Health, HealthSpring, Humana, United Healthcare, Viva Medicare

You may have to pay more for your plan, depending on your income.

Who pays a higher Part D premium because of income?



Avoid paying a Part D penalty:

- Join a Medicare drug plan when you first get Medicare Part A and/or Part B, and
- Don't go 63 days or more without
- creditable drug coverage (coverage that's similar in value to Part D).

Deductibles, copayments, & coinsurance
Varies by plan and pharmacy.

Speak to a Licensed Medicare Benefits Advisor and compare Part D costs and coverage:

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Colorado:

Brooke Wooten 970-283-7176

Savannah Mosqueira 970-201-0028

If your filing status and yearly income in 2023 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2025)
\$106,000 or less	\$212,000 or less	\$106,000 or less	your plan premium
above \$106,000 up to \$133,000	above \$212,000 up to \$266,000	not applicable	\$13.70 + your plan premium
above \$133,000 up to \$167,000	above \$266,000 up to \$334,000	not applicable	\$35.30 + your plan premium
above \$167,000 up to \$200,000	above \$334,000 up to \$400,000	not applicable	\$57.00 + your plan premium
above \$200,000 and less than \$500,000	above \$400,000 and less than \$750,000	above \$106,000 and less than \$394,000	\$78.60 + your plan premium
\$500,000 or above	\$750,000 or above	\$394,000 or above	\$85.80 + your plan premium

Premium amounts listed don't include any late enrollment penalties.