

Medicare Minute®

What's new in 2020?



Part A: hospital insurance

Part A premium	Free if you've worked 10 years or more \$252 per month if you've worked 7.5 to 10 years \$458 per month if you've worked fewer than 7.5 years
Part A hospital deductible	\$1,408 each benefit period
Part A hospital coinsurance	\$0 for the first 60 days of inpatient care each benefit period \$352 per day for days 61-90 each benefit period \$704 per lifetime reserve day after day 90 in a benefit period (You have 60 lifetime reserve days that can only be used once. They're not renewable.)
Skilled nursing facility coinsurance	\$0 for the first 20 days of inpatient care each benefit period \$176/day for days 21-100 each benefit period



Part B: medical insurance

Part B premium (for those with incomes below \$87,000)	\$144.60 is the standard premium
Part B deductible	\$198 per year
Part B coinsurance	20% on most services Part B covers



Part D: prescription drug coverage

Part D premium	Average is \$32.74 per month
Part D maximum deductible	\$435 per year

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Changes to supplemental benefits in 2020

This year, Medicare Advantage Plans can cover supplemental benefits that are not primarily health-related for beneficiaries who have chronic illnesses. These benefits should address environmental factors that may affect the health, functioning, quality of life, and risk levels of beneficiaries with chronic conditions. Plans can now offer benefits like meal delivery, transportation for non-medical needs, and home air cleaners. In order to be eligible for these benefits, you must be chronically ill. This means that you:

- Have at least one medically complex condition that is life-threatening or significantly limits your health or function
- Have a high risk of hospitalization or other negative health outcomes, and
- Require intensive care coordination.

Since Medicare Advantage Plans will be able to create sets of supplemental benefits for people with specific chronic illnesses, **not every member of a Medicare Advantage Plan will have access to the same set of benefits.**

When can I change my coverage in 2020?

During the Medicare Advantage Open Enrollment Period (MA OEP), you can switch from your Medicare Advantage Plan to another Medicare Advantage Plan or to Original Medicare with or without a stand-alone prescription drug plan. The MA OEP occurs from January 1 through March 31. Changes made during this period are effective the first of the following month.

If you have Extra Help in 2020, you have a Special Enrollment Period (SEP) to enroll in a Part D plan or switch between plans. This SEP is available once per calendar quarter for the first three quarters of the year (January-March, April-June, and July-September). If you use the Extra Help SEP to change your coverage, the change will become effective the following month.

If you qualify for another Special Enrollment Period, you may be able to make changes to your Medicare health/drug coverage. For example, you may have an SEP if you move outside of your plan's service area or if you made the wrong plan choice during Medicare's Open Enrollment Period because of misinformation you received from the Medicare Plan Finder. Call 1-800-MEDICARE to use an SEP, and contact your State Health Insurance Assistance Program (SHIP) by calling 877-839-2675 for more information.