

2013 Medicare Premiums and Cost-Sharing Information

Medicare Part A: Covers hospital and inpatient services

- Deductible for 2013 is \$1184 per benefit period
- Hospital coinsurance is \$296 per day for days 61-90
- Coinsurance is \$592 for lifetime reserve days
- Skilled nursing facility coinsurance is \$148 per day for days 21-100

Medicare Part B: Covers medical and outpatient services

- Premium is \$104.90 for most people
- Deductible is \$147

Medicare Part C (also called Medicare Advantage)

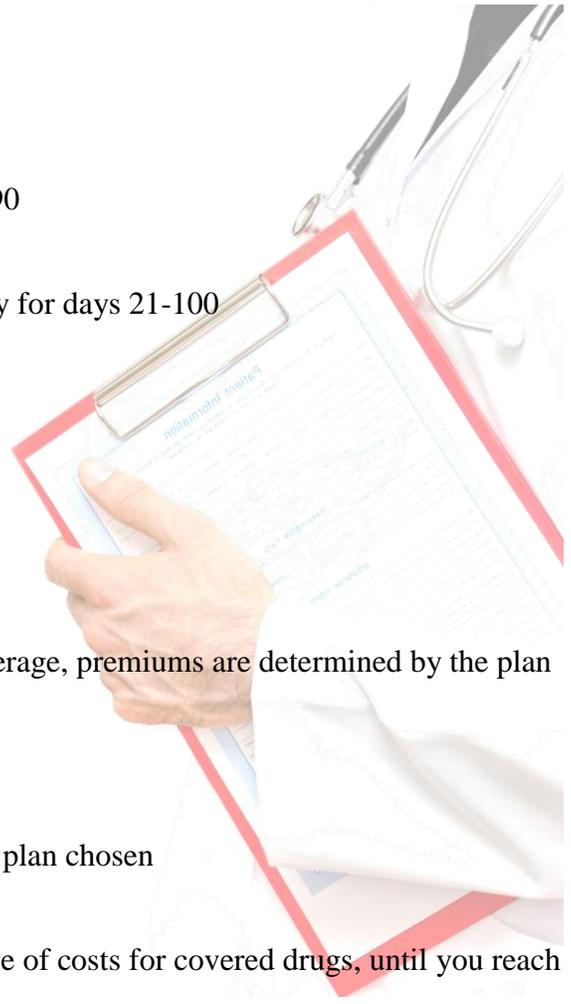
- Private insurance plan provides the Medicare coverage, premiums are determined by the plan chosen

Medicare Part D: Covers outpatient prescription drugs

- Premiums are determined by the private insurance plan chosen
- Deductibles can be no more than \$325
- After your deductible, you will pay a set percentage of costs for covered drugs, until you reach the coverage gap.
- The coverage gap starts once you and your plan together have paid \$2,970 for covered drugs during 2013.
 - This \$2,970 does NOT include premiums or costs for drugs not covered by your plan.
- While you are in the coverage gap you will receive:
 - 21% discount on all generics covered by your Part D plan
 - 52.5% discount on all brand-name covered by your Part D plan
- The coverage gap ends once you **have** paid \$6,733.75 for drugs covered by your Part D plan.
- After coverage gap you will pay 5% of the cost of the drugs covered by your Part D plan for the rest of the year.

Medicare Phone Number 1-800-633-4227

Social Security Phone Number 1-800-772-1213



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Medicare Savings Programs and Low Income Subsidy (LIS or Extra Help)

| Program | Individual Monthly Income/Resources | Couple Monthly Income/Resources | Helps Pay |
|--|-------------------------------------|---------------------------------|---|
| QMB (Qualified Medicare Beneficiary) | Less than \$923/\$4000 | \$1235/\$6000 | Medicare Part A & B premiums, deductibles, & copayments |
| SLMB (Special Low-Income Medicare Beneficiary) | Less than \$1103/\$4000 | \$1477/\$6000 | Medicare Part A & B premiums only |
| QI (Qualified Individual) | Less than \$1239/\$4000 | \$1660/\$6000 | Medicare Part A & B premiums only |
| LIS | Less than \$1353.75/\$12,640 | \$1821.25/\$25,260 | Medicare Part D premiums, deductibles, & reduces copayments |



The Senior Medicare Patrol (SMP) uses volunteers to teach Medicare beneficiaries how to prevent, detect, and report healthcare fraud. SMP volunteers are retired professionals who are highly trained on Medicare issues and can help beneficiaries to understand healthcare documents and provide assistance to beneficiaries who have Medicare billing issues. For more information about the Kentucky SMP please call 1-877-603-6558.



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