

## What's New In 2021?



### Part A: Hospital insurance

<b>Part A premium</b>	Free if you've worked 10 years or more \$259 per month if you've worked 7.5 to 10 years \$471 per month if you've worked fewer than 7.5 years
<b>Part A hospital deductible</b>	\$1,484 each benefit period
<b>Part A hospital coinsurance</b>	\$0 for the first 60 days of inpatient care each benefit period \$371 per day for days 61-90 each benefit period \$742 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.)
<b>Skilled nursing facility insurance</b>	\$0 for the first 20 days of inpatient care each benefit period \$185.50 per day for days 21-100 each benefit period



### Part B: Medical insurance

<b>Part B premium (for those with incomes below \$88,000)</b>	\$148.50 is the standard premium
<b>Part B deductible</b>	\$203 per year
<b>Part B coinsurance</b>	20% on most services Part B covers



### Part D: Prescription drug coverage

<b>National average Part D premium</b>	\$33.06 per month
<b>Part D maximum deductible</b>	\$445 per year
<b>Coverage gap begins</b>	\$4,130
<b>Catastrophic coverage begins</b>	\$6,550

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### Medicare Advantage Plan costs

If you have a Medicare Advantage Plan, your plan administers your Medicare coverage. Remember that most people with Medicare, whether they have Original Medicare or a Medicare Advantage Plan, pay the Part B monthly premium. **Some people with a Medicare Advantage Plan may also pay an additional monthly premium for being enrolled in that plan.**

If you have the same Medicare Advantage Plan in 2021 as you did in 2020, your plan should have sent you an **Annual Notice of Change (ANOC)** or **Evidence of Coverage (EOC)** notice explaining any changes for the coming year. Review this notice to understand your plan's costs, covered services, and rules. Contact your plan if you did not receive these documents in the fall or want another copy. If you chose a new Medicare Advantage Plan, you should get an EOC for the new plan. Review that document to understand the costs associated with the plan for 2021.



### When can I change my coverage in 2021?

**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 2021, 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.