

## What's New for Medicare in 2021?



### Part A: hospital insurance

<b>Part A premium</b>	\$0 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 Part B 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 Medicare 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 think a government employee made a mistake while assisting you. 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.



## Who can I contact if I have Medicare-related questions?

**State Health Insurance Assistance Program (SHIP):** Contact your SHIP if you have questions about changes in costs and coverage of your Medicare in 2021. SHIP counselors provide unbiased Medicare counseling and assistance.

**1-800-MEDICARE (800-633-4227):** Call 1-800-MEDICARE to use an SEP, to request another copy of the *Medicare & You* handbook, or for more information about your 2021 coverage.

**Medicare Advantage Plan or Part D plan:** If you have a Medicare Advantage Plan or Part D plan, contact your plan to ask about changes in your costs or coverage for 2021. You may also contact your Medicare Advantage Plan if you are using the MA OEP to switch plans.

### SHIP contact information

These programs have developed creative, safe, and socially distanced ways to continue serving the public during the COVID-19 pandemic.

Local SHIP contact information	
SHIP toll-free: 1-866-552-4464 (Option 4)	
SHIP email: <a href="mailto:GeorgiaCares@dhs.ga.gov">GeorgiaCares@dhs.ga.gov</a>	
SHIP website: <a href="http://www.mygeorgiacares.org">www.mygeorgiacares.org</a>	
To find a SHIP in another state: Call 877-839-2675 or visit <a href="http://www.shiptacenter.org">www.shiptacenter.org</a>	
SHIP National Technical Assistance Center: 877-839-2675   <a href="http://www.shiptacenter.org">www.shiptacenter.org</a>   <a href="mailto:info@shiptacenter.org">info@shiptacenter.org</a> <small>© 2021 Medicare Rights Center   <a href="http://www.medicareinteractive.org">www.medicareinteractive.org</a>   The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center. This document was supported, in part, by grant numbers 90SATC0002 and 90MPRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.</small>	