

What's New in 2019?



Part A: hospital insurance

Part A premium	Free if you've worked 10 years or more \$240 per month if you've worked 7.5 to 10 years \$437 per month if you've worked fewer than 7.5 years
Part A hospital deductible	\$1,364 each benefit period
Part A hospital coinsurance	\$0 for the first 60 days of inpatient care each benefit period \$341 per day for days 61-90 each benefit period \$682 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 \$170.50/day for days 21-100 each benefit period



Part B: medical insurance

Part B premium (for those with incomes below \$85,000)	\$135.50 is the standard premium
Part B deductible	\$185 per year
Part B coinsurance	20% on most services Part B covers



Part D: prescription drug coverage

Part D premium	Average is \$33.19 per month
Part D maximum deductible	\$415 per year

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Beginning in 2019, Medicare Advantage Plans have increased flexibility in their plan offerings. This means that plans may be able to reduce cost-sharing for certain covered benefits, offer specific extra benefits, or charge different deductibles for some enrollees who meet specific medical criteria. Plans are also gaining the ability to offer new supplemental benefits that are not directly considered medical treatment, like nutrition services, in-home supports, and home modifications. These changes mean that there may be more Medicare Advantage Plan options available in 2019, and it may become more complicated to compare these options. Remember to carefully review your Medicare Advantage Plan's Evidence of Coverage and any other materials from your plan.

During the Medicare Advantage Open Enrollment Period (MA OEP), you can switch from your Medicare Advantage Plan (excluding Medical Savings Accounts, cost plans, and PACE) to another Medicare Advantage Plan or to Original Medicare with or without a stand-alone prescription drug plan. The MA OEP occurs each year from January 1 through March 31. Remember, you can only use this enrollment period if you have a Medicare Advantage Plan. Changes made during this period are effective the first of the following month.



If you have Extra Help in 2019, 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 first of the month following the month that you make the change. This is a change to the Extra Help SEP, which previously could be used once per month. If you have Extra Help, these new limits may mean that you are locked into a drug plan at certain times of the year.