The Alphabet Soup of Medicare

Must enroll in Both

A&B Original Medicare

Enroll through Social Security Administration

Must pay Medicare Part B premiums regardless of if you choose Medicare Advantage or Supplement.

Then choose

C Medicare Advantage

OR

Medicare Supplement Insurance

Enroll through HTA

+

D Prescription Drug Plan

Enroll through HTA

Medicare Part A

Hospital Admission = Inpatient

Helps Cover:

- **Inpatient care** in hospitals
- Skilled nursing facility care (limited)
- Hospice
- Home health services (limited)

No cost

(provided you or your spouse have worked a minimum of 40 quarters)

Medicare Part B

Medical = Outpatient

Helps Cover:

- **Doctors & Specialists**
- Diagnostic Testing-**Lab, Xray, MRI, CT**
- Outpatient-**Surgery, Chemo, Radiation**
- Non-Inpatient Hospital-**ER & Observation**
- Durable Medical Equipment

Standard Premium 2026 = $206.50

(premiums are based on income)

Medicare Part B – 2026

Monthly/Person

Same for each Spouse

Based on MAGI

Tax Return from 2 years ago

Single	Joint	Married Filed Separately	Part B
Up to $109,000	Up to $218,000	Up to $109,000	**$206.50**
$109,001 - $137,000	$218,001 - $274,000	NA	**$289.10**
$137,001 - $171,000	$274,001 - $342,000	NA	**$413.00**
$171,001 - $205,000	$342,001 - $410,000	NA	**$536.90**
$205,001 - $500,000	$410,001 - $750,000	$109,001 - $394,000	**$660.80**
$500,001 +	$750,001 +	$394,001 +	**$702.10**

Medicare Out of Pocket Expenses

Part A Deductible *Per benefit period-similar to per admittance*	**$1,716**
Part A Hospital Copay Days 61-90 (per day) Days 91+ (60 Reserve Days) 365 Lifetime Days	 **$429** **$858** **100%**
Skilled Nursing Facility Copay Days 0-20 (per day) Days 21-100 (per day)	 $0 **$209.50**
Part B Deductible *Per calendar year*	**$288**
Part B Coinsurance *No Cap on Out of Pocket Risk*	**20%**
Part B Excess Charges *No Cap on Out of Pocket Risk*	**15%**
Out of Pocket Maximum	**no cap**
Foreign travel emergency *Plan pays up to $50,000*	**100%**

What is not Covered by Medicare?

- **Dental**
- **Vision**
- **Hearing Aids & Fittings**
- **Long Term Care** (Personal Needs)

Insurance Available

- **Routine Foot Care**
- **Cosmetic Surgery**

***Acupuncture is now covered by Medicare but only for chronic back pain -- limits apply.**