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Medicare Overview 2025 Update

Updated November 2024



Medicare questions? Call Aging Connect at 212-244-6469



Medicare Enrollment

Part B

Medicare (Part B) Enrollment

- Initial Enrollment Period
 - 7 months surrounding month of eligibility
 - Enroll in first 3 months
 - Part B starts 1st of month turn 65
 - Enroll in last 4 months
 - Part B starts 1st of next month
- Special Enrollment Period
 - Covered under active/current employment
 - (Self or Spouse; Not Domestic Partner)
 - Starting first month eligible for Medicare
 - » Can delay enrollment in Part B without penalty
- General Enrollment Period
 - January – March (Part B starts 1st of next month)
 - Late enrollment penalty; 10% every full 12 months



MEDICARE HEALTH INSURANCE

Name/Nombre

JOHN L SMITH

Medicare Number/Número de Medicare

1EG4-TE5-MK72

Entitled to/Con derecho a

HOSPITAL (PART A)

MEDICAL (PART B)

Coverage starts/Cobertura empieza

03-01-2016

03-01-2016

Medicare Cost-Sharing

Premium/Deductible/ Coinsurance

- Standard Part B Premium: \$174.70 (\$185 in 2025)
- IRMAA 2025 (\$106,000 if you file individually or \$212,000 if you're married and file jointly)
- Part B Deductible: \$240 (\$257 in 2025)
 - Part B Coinsurance
 - 20% coinsurance for most services
 - Laboratory Tests
 - Not subject to deductible or coinsurance
 - (Most) Preventive Services
- Not subject to deductible or coinsurance

Part A Cost-Sharing

- Inpatient deductible
(Days 1-60) \$1,632 (\$1,676 in 2025)
- Coinsurance days
(Days 61-90) \$408 (\$419 in 2025) per day
- Lifetime reserve days
(60 Days) \$816 (\$838 in 2025) per day
- Skilled nursing facility
(Days 21-100) \$204 (\$209.50 in 2025) per day
- Benefit periods

Non-covered Services

- Dental care
- Routine Vision/Eyeglasses *
- Hearing Aids
- Long Term Care
- Routine Annual Physical Exam *
- Services outside of USA

GHI Senior Care for NYC Retirees

- Most NYC retirees with Medicare enrolled in GHI Senior Care
 - Senior Care supplements Original Medicare
 - Combination of Anthem/Blue Cross Blue Shield which supplements Part A and GHI/Emblem supplements Part B
- GHI Senior Care does NOT cover Part B deductible
 - Plus has additional \$50 deductible
 - Once two deductibles met, covers 20% coinsurance
- Effective January 2022, GHI Senior Care added \$15 co-pays for many services, including PCP/specialist visits
 - Due to a lawsuit, the \$15 co-pays were suspended
- Beginning January 2025, \$15 co-pays to return
 - <https://www.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>

Medigap/ Medicare Supplement

BENEFITS INCLUDED IN THE TEN STANDARD MEDICARE SUPPLEMENT PLANS

Basic Benefit: Included in all plans

•**Hospitalization:** Part A copayment, coverage for 365 additional days after Medicare benefits end, and coverage for 60 lifetime reserve days copayment.

•**Medical Expenses:** Part B coinsurance (generally 20% of Medicare-approved expenses).

•**Blood:** First 3 pints of blood each year.

•**Hospice:** Part A cost sharing.

High Deductible Plan F and Plan G – \$2,800 (\$2,870 in 2025)

A	B	C	D	F*	G*	K	L	M	N
Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit	Basic Benefit**	Basic Benefit**	Basic Benefit	Basic Benefit*
		Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance (50%)	Skilled Nursing Coinsurance (75%)	Skilled Nursing Coinsurance	Skilled Nursing Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible (50%)	Part A Deductible (75%)	Part A Deductible (50%)	Part A Deductible
		Part B Deductible		Part B Deductible					
				Part B Excess	Part B Excess				
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
						OOP Limit \$7,060 (\$7,220 in 2025)	OOP Limit \$3,530 (\$3,610 in 2025)		

Medigap Rate Increases

- Rate Increases for Empire BCBS, Emblem and AARP/UHC effective January 2025
- Medigap Plan G
 - Empire BCBS \$368.72 (Current) to \$405.22 (2025)
 - Emblem \$302.00 (Current) to \$362.40 (2025)
 - AARP/UHC \$308.00 (Current) to \$326.75 (2025)
- NYS DFS Medigap Rates:
 - https://www.dfs.ny.gov/consumers/health_insurance/supplement_plans_rates
- January 2025 Medigap Rates:
 - <https://www.dfs.ny.gov/system/files/documents/2024/10/medsup-2025-01.pdf>

Medicare Advantage (Part C)

Medicare Advantage (MA)

- Eligibility
 - Must Have Parts A and B
 - Must Live in Service Area of Plan
- Enrollment
 - October 15 – December 7 (Annual Election Period)
 - January 1 – March 31 (MA Open Enrollment Period)
- Benefits/Costs
 - Covers at least what Medicare does
 - Additional benefits (Hearing Aids/Dental/Vision)
 - Fixed co-payments for most services
 - Up to Maximum Out of Pocket (MOOP)

Medicare Advantage

- Maximum out of Pocket (MOOP)
 - \$8,850 in network/\$13,300 in and out of network
 - \$9,350/\$14,000 (2025)
- Types of Medicare Advantage Plans
 - Health Maintenance Organization (HMO)
 - In-Network Benefits ONLY
 - Preferred Provider Organization (PPO)
 - Access to out-of-network (OON) providers
 - May pay higher cost-sharing for OON
 - Dual-Special Needs Plan (D-SNP)
 - Type of Medicare Advantage Plan available to people with Medicare and Medicaid

Medicare Advantage

- 2025 Plan Terminations
 - Aetna; United Healthcare; Wellcare
 - Humana – withdrawing from Staten Island
- Several plans from each insurer terminating
 - If members do not enroll in new MA plan, will default to Original Medicare
- Note: Aetna; United Healthcare and Wellcare still offer 2025 MA plans but members would need to actively enroll
- Special Enrollment Period for members of terminating plans
 - December 8, 2024 to end of February 2025

Medicare Part D

Medicare Prescription Drug Coverage (Part D)

- Optional/Voluntary/Penalty
 - 1% per month of average national premium
- **15** Available Stand-Alone Part D (PDP) Plans
 - (12 PDPs in 2025)
 - Formulary and Pharmacy Network
- Enrollment Periods
 - October 15 – December 7 (AEP)
 - Special Enrollment Periods
- Part D Plan Cost-Sharing
 - Premium
 - Deductible **\$545 (\$590 in 2025)**

2025 Part D Changes

- 2025. New \$2,000 out-of-pocket limit for Part D
 - (Amount subject to change each year)
 - Can spread \$2,000 limit across monthly payments
- Medicare Prescription Payment Plan (MPPP)
 - Enroll in MPPP with Part D plan
 - Pay \$0 at pharmacy for covered drugs
 - Plan bills member for monthly Part D costs
- MPPP most helpful for people with high Part D cost-sharing at beginning of year
- Reference: What's the Medicare Prescription Payment Plan?
 - <https://www.medicare.gov/publications/12211-whats-the-medicare-prescription-payment-plan.pdf>

Medicare Part D for 2025

- 3 Plans No Longer Available in 2025
 - Aetna Medicare SilverScript Plus (PDP)
 - Aetna Medicare SilverScript SmartSaver (PDP)
 - Members being automatically moved to SilverScript Choice (PDP)
 - UnitedHealthcare AARP Medicare Rx Preferred from UHC (PDP) (S5805-001)
 - Members being automatically moved to another plan which will assume the name of this plan
- 2025 PDP Premium Increases
 - Wellcare Value Script
 - \$3.70 (2024) to \$38.70 (2025)

Help with Costs

Extra Help/LIS, EPIC, and Medicare Savings Program

(Part D) Extra Help/LIS

Extra Help/LIS

- Automatic with Medicaid/Medicare Savings Program
 - Otherwise, need to apply to Social Security for LIS
 - Income Limit
 - \$1,903 (\$2,575 for couples)
 - Asset/Resource Limit
 - Up to \$17,220 (\$34,360 for couples)
 - Co-Pays
 - \$4.50 Generic/\$11.20 Brand-Name
 - \$4.90/\$12.15 (2025)
- Special Enrollment Period (2025 Change)
- Allows one election per month BUT only to enroll in stand-alone Part D plan (PDP), NOT MA plan



and Medicare Working Together

EPIC

1. \$75,000/\$100,000
2. Fee or Deductible Plan
3. Supplements Part D But Does Not Cover Deductible
4. Maximum Co-Pay \$20
5. SEP to Switch Part D Plans

1-800-332-3742

NEW Online Application:

<https://nyepic.primetherapeutics.com/>

What Is EPIC?

The Elderly Pharmaceutical Insurance Coverage (EPIC) program is a New York State program administered by the Department of Health. It provides seniors with co-payment assistance for Medicare Part D covered prescription drugs **after any Part D deductible is met**. EPIC also covers many Medicare Part D excluded drugs.

- **Fee Plan** members pay an annual fee to EPIC based on their income. The EPIC co-payments range from \$3 - \$20 based on the cost of the drug. Those with Full Extra Help from Medicare have their EPIC fee waived.
- **Deductible Plan** members must meet an annual out-of-pocket deductible based on their income before paying EPIC co-payments for drugs.

EPIC also pays Medicare Part D plan premiums, up to the amount of a basic plan, for members with annual income below \$23,000 if single or \$29,000 if married.

Those with higher incomes must pay their Part D plan premiums.

- To help them pay, their EPIC deductible is lowered by the annual cost of a Medicare Part D basic plan.
- EPIC deductibles for income in shaded areas on the Deductible Plan schedule will be less than the amounts shown.

Who can join?

- A resident of New York State 65 or older with annual income up to \$75,000 if single or \$100,000 if married.
- An eligible senior with a Medicaid spend down not receiving full Medicaid benefits.

Medicare Part D Enrollment

All EPIC members must have Part D In order to receive EPIC benefits. Because EPIC is a qualified State Pharmaceutical Assistance Program, members are able to join a Part D plan during the year once enrolled in EPIC. They also can change their Medicare Part D plan one time during the year.

"Extra Help" can save money!

If EPIC determines a senior may be eligible for Extra Help, EPIC will mail a Request for Additional Information (RAI) form. The senior is then required, by law, to provide the additional information to obtain EPIC coverage.

- Seniors who already receive Extra Help can send a copy of their determination letter from Social Security Administration with their form.
- If approved for full Extra Help, the senior will have lower co-payments and will not have a Medicare Part D coverage gap. Medicare and EPIC will pay all or most of the monthly Part D plan premium.
- EPIC will use the information on the RAI form to apply for Extra Help on the senior's behalf and it will not be used for EPIC determination.

How to Apply

- Complete the application, sign it and mail it to the address below.
- Apply separately or spouses living together can both use the same form.
- Report the total income for you and your spouse if living together (even if only one is applying) and both must sign the form.

For more information call the toll-free EPIC Helpline at **1-800-332-3742 (TTY 1-800-290-9138)**
Download an application at: http://health.ny.gov/health_care/epic/application_contact.htm
choose which language version or write:

EPIC
P.O. Box 15018
Albany, New York 12212-5018

Medicare Savings Programs

- NO resource limit for NYS residents
- Qualified Medicare Beneficiary (QMB)
 - **\$1,752/month individual - \$2,371/month couple**
 - Pays Part B Premiums
 - Eliminates deductibles and coinsurance
- Qualified Individual 1 (QI-1)
 - **\$2,355/month individual - \$3,189/month couple**
 - Pays Part B premium ONLY
- Automatically qualify for Part D Full Extra Help

HIICAP/SHIP

- Medicare Questions? Call HIICAP/SHIP
 - 212-AGING-NYC (212-244-6469)
 - Outside of NYC 1-800-701-0501
 - Outside of New York State
 - <https://www.shiphelp.org/> - SHIP Locator
- Introduction to Medicare webinars:
 - <https://www.eventbrite.com/e/medicare-orientation-understand-your-costs-and-choices-in-medicare-tickets-116307108693>
- Medicare Advantage Plan Panel Marketing Meetings:
 - In-Person – Bronx and Brooklyn
 - [MEvent Registration - Google Forms](#)