# 2021 Copay and Deductibles Available

The Center for Medicare and Medicaid Services (CMS) has announced the **2021 Medicare Premiums** and Copay/Deductibles.

#### **Medicare Part B Premium**

The Medicare Part B standard monthly premium will be \$148.50 in 2021, compared to \$144.60 in 2020.

Note: The income-related Part B premiums for 2021 will vary depending on the extent to which an individual beneficiary's income exceeds \$88,000 (or a married couple's income exceeds \$176,000).

2021 Income level- File Individual	2021 Income Level- File Joint	2021 Part B Premium
Less than or equal to \$88,000	Less than or equal to \$176,000	\$148.50
Greater than \$88,000 and less than or equal to \$111,000	Greater than \$176,000 and less than or equal to \$222,000	\$207.90
Greater than \$111,000 and less than or equal to \$138,000	Greater than \$222,000 and less than or equal to \$276,000	\$297.00
Greater than \$138,000 and less than or equal to \$165,000	Greater than \$276,000 and less than or equal to \$330,000	\$386.10
Greater than \$165,000 and less than \$500,000	Greater than \$330,000 and less than \$750,000	\$475.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$504.90

### 2021 Medicare Deductible and Coinsurance Updates

As always, our 2021 Medicare supplement benefits match the federal program's deductible and coinsurance increases, a distinct advantage in today's ever-changing environment.

2021 Medicare Supplement Copay/Deductibles			
Feature	2020 Benefits	2021 Benefits	
Part A Inpatient Hospital Deductible	\$1,408	\$1,484	
Hospital Coinsurance 61-90 days 91-150 days (lifetime reserve)	\$352 \$704	\$371 \$742	
Skilled Nursing Facility Care Coinsurance • 21-100 days	\$176	\$185.50	
Part B Physician's Services and Supplies Deductible	\$198	\$203	

#### High Deductible Plans F and G 2021 Deductible

The 2021 annual deductible amount for the High Deductible Plans F and G is \$2,370 compared to 2020 annual deductible of \$2,340. The deductible amount for the high deductible version of plans F and G

represents the annual out-of-pocket expenses (excluding premiums) that a beneficiary must pay before the policy begins paying benefits.

## **Marketing Materials**

We have begun the process of updating our marketing materials and will make them available in mid December for ordering. A reminder communication will be sent when these materials are available.

If you have questions, please call Sales Support at (800) 693-6083.

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Premier Marketing 705 W Benjamin Ave Norfolk NE 68701 800-365-8208