



2016 Changes to Medicare Part A and B Announced

RALEIGH – Every year the Centers for Medicare & Medicaid Services reevaluate the costs for Medicare Parts A and B to determine if changes need to be made to deductibles, co-pays and out-of-pocket maximums. SHIIP, the Seniors’ Health Insurance Information Program, is available to North Carolina’s Medicare beneficiaries, their families and caregivers to help them understand how the coming changes will affect them in 2016.

Part B: Medical Insurance

Due to the announcement by the Social Security Administration that there will be no Cost of Living Adjustment, most people with Medicare Part B will be “held harmless” from any increase in premiums for 2016. The premium remains at \$104.90 each month for most beneficiaries. For those beneficiaries not subject to the “hold harmless” provision, the monthly premium will be \$121.80. Those not subject to the hold harmless provision are beneficiaries not collecting Social Security benefits, those enrolling in Medicare for the first time in 2016, dual-eligible beneficiaries who have their premiums paid by Medicaid and beneficiaries who pay an additional income-related premium.

Part A: Hospital Insurance

Hospitalization cost for Medicare beneficiaries will increase slightly in 2016.

<i>Hospitalization Cost</i>	<i>2015</i>	<i>2016</i>
First 60 days	\$1,260 deductible	\$1,288 deductible
Days 61-90	\$315 per day	\$322 per day
Days 91-150	\$630 per day	\$644 per day

Medicare will continue to pay 100 percent of approved costs for the first 20 days of Post-Hospital Skilled Nursing Facility Care. For Skilled Nursing Care between 21 and 100 days, the charge per day is \$161.00 for 2016, an increase from the 2015 charge of \$157.50.

The premium for Medicare Part A will continue to be \$0 for eligible beneficiaries. For those ineligible, the premium for Part A increased slightly to \$411 per month for those

who worked fewer than 30 quarters, and \$226 per month for those who worked between 30 and 40 quarters.

Medicare Supplement Plans

The Standardized Medicare Supplement Plans in 2016 will increase slightly for the out-of-pocket limit for Plan K at \$4,960, and the out-of-pocket limit for Plan L at \$2,480. The deductible for the Plan F Prime is remaining the same at \$2,180.

SHIIP, a division of the North Carolina Department of Insurance, can help answer any questions about Medicare costs and coverage over the phone or in person. Trained SHIIP counselors are available for free, unbiased counseling appointments in all 100 North Carolina counties. For more information, contact SHIIP at 1-855-408-1212 or visit www.ncshiip.com.