



## Changes to Medicare Part A and B in 2015

**RALEIGH** – Every year, the federal government reevaluates the costs for Medicare Parts A and B to determine if changes need to be made to deductibles, co-pays and out-of-pocket amounts. These changes are based on many factors, including health care costs. SHIIP, the Seniors' Health Insurance Information Program, is a program of the North Carolina Department of Insurance that can help Medicare beneficiaries, their families and caregivers understand how the coming changes will affect them in 2015.

### Part B – Medical Insurance

For the second year in a row, there are no changes to the premium or deductible for Medicare Part B, Medical Insurance. The premium remains at \$104.90 each month for most beneficiaries; premiums for people with incomes higher than \$85,000 will also remain the same as 2014 premiums for those groups.

### Part A – Hospital Insurance

Hospitalization cost for Medicare beneficiaries will increase slightly in 2015.

Hospitalization Costs	2014	2015
First 60 days	\$1,216 deductible	\$1,260 deductible
Days 61-90	\$304 per day	\$315 per day
Days 91-150	\$608 per day	\$630 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 \$157.50 for 2015, an increase from the 2014 charge of \$152 per day.

The premium for Medicare Part A will continue to be \$0 for eligible beneficiaries. For those ineligible, the premium for Part A has decreased to \$407 per month for those who worked fewer than 30 quarters, and \$224 per month for those who worked between 30 and 40 quarters.

### Medicare Supplement Plans

The Standardized Medicare Supplement Plans in 2015 will remain the same for the out-of-pocket limit for Plan K at \$4,940, and the out-of-pocket limit for Plan L at \$2,470. The deductible for the Plan F Prime is increasing slightly, from \$2,140 to \$2,180.

SHIIP, a division of the North Carolina Department of Insurance, can help answer any questions about Medicare costs and coverage, either 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](http://www.ncshiip.com).