



## 2016 Changes to Medicare

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.

### **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](http://www.ncshiip.com).

