



The Medicare Map . . .

Helping you and your clients navigate the Medicare Maze

2024 Medicare Premiums and Deductibles

Here's an overview of what your clients on Medicare can anticipate for premiums and deductibles in 2024:

- Standard Part B premium - \$174.70 month (see IRMAA chart below)
- Part A premium for those not eligible for zero premium
 - \$278 month - 30-40 quarters of employment
 - \$505 month - less than 30 quarters of employment
- Annual Part B deductible - \$240 month

2024 Medicare Part B and Part D Premium Costs Medicare Income Related Monthly Adjustment Amount (IRMAA)

Based on 2022 MAGI (Modified Adjusted Gross Income)

File Individual Tax Return	File Joint Tax Return	Monthly Part B Premium	Monthly Part D Premium	Monthly Total
\$103,000 or less	\$206,000 or less	\$174.70	\$0.00	\$174.70
\$103,001-\$129,000	\$206,001-\$258,000	\$244.60	\$12.90	\$257.50
\$129,001-\$161,000	\$258,001-\$322,000	\$349.40	\$33.30	\$382.70
\$161,001-\$193,000	\$322,001-\$386,000	\$454.20	\$53.80	\$508.00
\$193,001-\$500,000	\$386,001-\$750,000	\$559.00	\$74.20	\$633.20
\$500,001 and above	\$750,001 and above	\$594.00	\$81.00	\$675.00

Our Many Thanks for Working With Us

All of us at HealthCare Benefit services would like to say **THANK YOU** for helping make 2023 another successful year for us. We value the relationships we have with many of you, and appreciate the ongoing referrals. Happy Holidays to you and your families.

Referring Clients To HBS . . . How We Support Advisors and Help Their Clients

- We represent all plans (Medicare Supplement, Drug Plans, and Medicare Advantage), and all major companies
- Our process is thorough, no obligation and no pressure
- We're available to conduct Medicare webinars for your clients
- We are NOT your competition - Medicare and Long Term Care are all

Getting Started with MEDICARE

HBS can assist you with enrolling in Medicare whether you're joining at age 65 or older (coming off employer coverage) There is no cost or obligation for the services provided by the team of Medicare Specialists at HBS

STEP 1 Contact HealthCare Benefit Services... a local firm in Littleton

Due to Medicare rules, you **must** initiate contact with HBS by

- o Email: advisors@medicarehbs.com ☑
- o Calling the office: 303-973-6636 ☑
- o Completing forms on their website: medicarehbs.com and clicking on the "How To Get Started" tab

STEP 2 Appointment to Review ALL Your Options

An experienced Medicare Broker will prepare a thorough analysis of ALL the plans and options you are entitled to

- o They'll review detailed plan information and help guide you to the best plan for you
- o They offer flexible meeting options
 - A very simple Screen Share process; you just have to be able to open an email ☑
 - In person meetings at their office in Littleton ☑ you can meet at your financial advisor's office

STEP 3 Enrolling in Your Plan

HBS utilizes a streamlined electronic application process to submit your plan application. Their office will monitor your application and call you once you're enrolled and let you know when to expect your new insurance cards.

STEP 4 Ongoing Customer Service

The HBS support staff has more than 15 years of Medicare experience

- o They answer their phones - no phone tree
- o Every Fall HBS will send you a newsletter about Medicare's Annual Enrollment Period (October 15 to December 7th), and reviewing your plan
- o This annual review can save you \$100s to \$1000s per year on your medications

Medicarehbs.com
 HealthCare Benefit Services
303-973-6636

we do

Click on the "Getting Started with MEDICARE" flyer to print and share the steps of working with HBS.

To learn more about our process, visit [our website](#) or call our office 303-973-6636.

Feel free to forward The Medicare Map monthly newsletter to other advisors you think would benefit from the services of Tammy and her team.



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