

## 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)

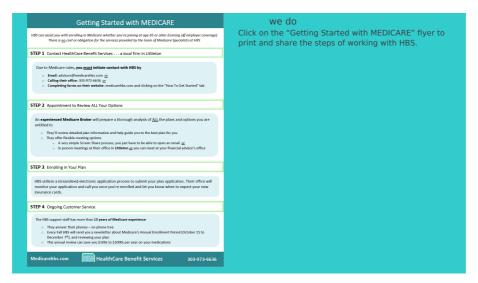
File Joint Tax Return	Monthly Part B Premium	Monthly Part D Premium	Monthly Total
\$206,000 or less	\$174.70	\$0.00	\$174.70
\$206,001-\$258,000	\$244.60	\$12.90	\$257.50
\$258,001-\$322,000	\$349.40	\$33.30	\$382.70
\$322.001-\$386.000	\$454.20	\$53.80	\$508.00
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\$386,001-\$750,000	\$559.00	\$74.20	\$633.20
\$750,001 and above	\$594.00	\$81.00	\$675.00
	\$206,000 or less \$206,001-\$258,000 \$258,001-\$322,000 \$322,001-\$386,000 \$386,001-\$750,000	Tax Return         Part B Premium           \$206,000 or less         \$174.70           \$206,001-\$258,000         \$244.60           \$258,001-\$322,000         \$349.40           \$322,001-\$386,000         \$454.20           \$386,001-\$750,000         \$559.00	Tax Return         Part B Premium         Part D Premium           \$206,000 or less         \$174.70         \$0.00           \$206,001-\$258,000         \$244.60         \$12.90           \$258,001-\$322,000         \$349.40         \$33.30           \$322,001-\$386,000         \$454.20         \$53.80           \$386,001-\$750,000         \$559.00         \$74.20

### **Our Many Thanks for Working With Us**

All of us at HealthCare Benefit services would like to say  $\underline{\mathbf{THANK}}$   $\underline{\mathbf{YOU}}$  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



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 Tammey and her team.



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