

NEBRASKA SHIP NEWSLETTER

What's New in 2021?

MEDICARE PREMIUMS AND OTHER COSTS

- Medicare Part A's deductible for hospitalization is \$1,484, which pays for the first 60 days. Daily copays will apply for days 61–150.
- Medicare Part A skilled nursing care for the first 20 days is paid 100% by Medicare. A copay for days 21–100 will apply at \$185.50 per day.
- Medicare Part B's standard premium is \$148.50 per month.
- Medicare Part B's annual deductible is \$203.
- Other costs may have changed. Contact Nebraska SHIP with questions.

MEDICARE ENROLLMENT PERIODS

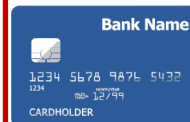
- General Enrollment, to enroll into Medicare Part A and/or B, begins January 1 and ends March 31. Coverage begins July 1. This time is for individuals who did not enroll during their Initial Enrollment or Special Enrollment Period. Penalties may apply.
- Medicare Advantage Open Enrollment begins January 1 and ends March 31. Coverage elected will begin the first of the next month. Only people with Medicare Advantage plans may make changes during this time and may switch to a new Advantage Plan or return to Original Medicare.

Help Prevent Medicare Fraud!

A contact tracer from your state health department might call if you've been exposed to COVID-19. But scammers are pretending to be contact tracers, too. Here's how you can spot the scam.



Real contact tracers will not ask you for money.



Contact tracing does not require your bank account or credit card number.



Legitimate contact tracers will never ask for your Social Security Number.



Do not click on a link in a text or email from an unknown source.

Provided by the Federal Trade Commission

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Contact Nebraska SHIP with questions
or to report suspected Medicare Fraud.

1-800-234-7119

PROTECT Personal Information | **DETECT** Fraud and Scams | **REPORT** Your Concerns

Upcoming Classes

Nebraska SHIP provides Medicare classes each month in-person or via webinar. To register, call or visit Nebraska SHIP's website at:

doi.nebraska.gov/ship

January 13—*Welcome to Medicare* held at the Lincoln SCC Continuing Education Center Auditorium. 6 pm. (Social distancing and masks required.)

January 26—*Medicare and Skilled Nursing Facility Care* via webinar. 6 pm.

January 28—*Welcome to Medicare* via webinar in partnership with SCC. 6 pm.

January 28—*Welcome to Medicare* in Craig, NE via webinar in partnership with Nebraska Extension in Burt County. 7 pm.



EXTRA HELP

Medicare prescription drug costs can sometimes be difficult to manage. Extra Help is a program administered by the Social Security Administration that helps people with Medicare and limited income and resources to better afford their drugs. In order to qualify, a person must meet the following income and asset requirements:

- Single individual must have income at or below \$1,615 per month and assets at or below \$14,610.
- Married couples must have income at or below \$2,175 per month and assets at or below \$29,160.

The asset limitation does not include your home or vehicle.

Qualifying for Extra Help will reduce drug plan premiums, deductibles, and copays.

MEDICARE SAVINGS PROGRAM

Medicare Part B's premium will be higher in 2021. The Medicare Savings Program helps people with Medicare and limited income and resources pay their Medicare Part B premium. In order to qualify, a person must meet the following income and asset requirements:

- Single individual must have income at or below \$1,456 per month and assets at or below \$7,860.
- Married couples must have income at or below \$1,960 per month and assets at or below \$11,800.

The asset limitation does not include your home or vehicle.

Contact Nebraska SHIP with questions about either program.

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