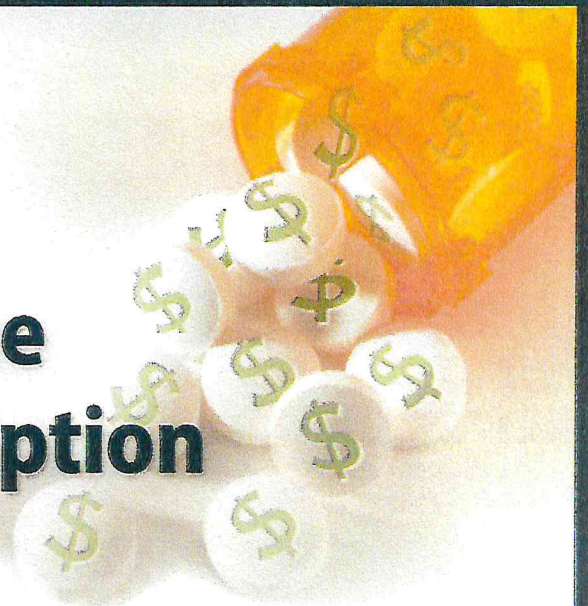


**Medicare costs
hard to swallow?**

**SHIP can help find the
best Medicare Prescription
Drug Plan for you!**



It's time to evaluate your plan and see what's new for 2023. The Seniors' Health Insurance Information Program (SHIP) offers free, unbiased information about Medicare and can assist with enrollment and subsidy applications that could save you money.

**Medicare Annual Open Enrollment Period
October 15 – December 7**

Changes will be effective Jan. 1, 2023

**Call to schedule an
appointment with a trained
SHIP counselor today.**

**Teffiney Maready
Medicare Counselor
252-448-1001 or 252-448-2581**



SHIP

**NC DEPARTMENT OF
INSURANCE**

Is your Medicare plan still right for you?

An annual Medicare review may help you save.

SHIIP can help.

Medicare's Annual Open Enrollment Period is **Oct. 15 – Dec. 7**. During that time, seniors who have Medicare coverage can make plan changes that may lower their costs. You could save by:

- Evaluating eligibility for low-income subsidies
- Choosing the best Part D Drug Plan based on current medications & preferred pharmacy
- Exploring available Medicare Advantage Plans

The Seniors' Health Insurance Information Program (SHIIP) offers free individual counseling to assist you in selecting the best Medicare options for you. **Schedule an appointment today to see if you can save!**

Teffiney Maready
Medicare Counselor

252-448-1001
252-448-2581



SHIIP

NC DEPARTMENT OF
INSURANCE

MIKE CAUSEY • COMMISSIONER



2023 Medicare Part A & B Premiums, Deductibles, And Coinsurances

Part B (Medical Insurance)

Premium - \$164.90 per month (Premiums will be higher for individuals with annual incomes of \$97,000 and married couples with annual incomes of \$194,000 or more.)

Deductible - \$226 per year of Medicare-approved charges

Part A (Hospital Insurance) Deductible

- **\$1,600 (per benefit period) – for days 1-60 of inpatient hospitalization**

Coinsurance

- **\$400 per day for the 61st through the 90th day of inpatient hospitalization**
- **\$800 per day for the 91st through the 150th day of inpatient hospitalization (total of 60 lifetime reserve days, non-renewable).**

Skilled Nursing Facility Coinsurance

- **\$200 per day for the 21st through the 100th day.**

Premium – Most people do not pay a Part A premium because they or a spouse have 40 or more quarters of Medicare-covered employment.

- **If a person has less than 30 quarters of Medicare-covered employment the Part A premium is \$506 per month**
- **If a person has 30 to 39 quarters of Medicare-covered employment, the Part A premium is \$278 per month.**

NEW!

Beginning in 2023, certain Medicare enrollees who are 36 months post kidney transplant, and therefore are no longer eligible for full Medicare coverage, can elect to continue Part B coverage of immunosuppressive drugs by paying a premium. For, 2023 the immunosuppressive drug premium is \$97.10.