

# 2022 Medicare Part B Coverage

A Medicare Scholar Presentation



# Parts of Medicare

- Part A – Hospital Insurance
- Part B – Medical Insurance
- Part C – Medicare Advantage
- Part D – Prescription Drug Coverage



# Medicare Part B: Qualifications

- Age 65 or older
- U.S. citizen or permanent legal resident
- Under age 65 with certain disabilities or conditions, like End Stage Renal Disease or Lou Gehrig's Disease (ALS)

# Medicare Part B

## Premium

- Standard Part B premium amount is 2022 is \$170.10 per month
- If your modified adjusted gross income from 2 years ago is above a certain amount, you'll pay the standard premium and an Income Related Monthly Adjustment Amount (IRMAA)

# Part B IRMAA

If your yearly income in 2020 was:			You pay each month (in 2022)
File individual tax return	File joint tax return	File married & separate tax return	
\$91,000 or less	\$182,000 or less	\$91,000 or less	\$170.10
\$91,001 up to \$114,000	\$182,001 up to \$228,000	Not applicable	\$238.10
\$114,001 up to \$142,000	\$228,001 up to \$284,000	Not applicable	\$340.20
\$142,001 up to \$170,000	\$284,001 up to \$340,000	Not applicable	\$442.30
\$170,001 up to \$500,000	\$340,001 up to \$750,000	\$91,001 up to \$409,000	\$544.30
\$500,000 or above	\$750,000 or above	\$409,000 or above	\$578.30

# Medicare Part B

Coverage for:

- **Medically necessary services** – services or supplies that are needed to diagnose or treat your medical condition
- **Preventive services** – health care to prevent illness (like the flu) or detect it at an early stage, when treatment is most likely to work best

# Part B Covered Services

Advance care planning  
Ambulance services  
Ambulatory surgical centers  
Anesthesia  
Artificial eyes & limbs  
Barium enemas  
Behavioral health integration services  
Blood sugar monitors  
Blood sugar test strips  
Braces  
Canes  
Cardiac rehabilitation  
Cardiovascular behavioral therapy  
Chemotherapy  
Chiropractic services  
Chronic care management services  
Clinical laboratory tests  
Clinical research studies  
Commode chairs  
Continuous glucose monitors  
Continuous passive motion machines  
Continuous Positive Airway Pressure devices, accessories, & therapy  
COVID-19 tests & treatment  
Crutches  
Defibrillators  
Diagnostic laboratory tests  
Dialysis  
Doctor & other health care provider services  
Durable Medical Equipment  
E-visits  
EKG or ECG screenings  
Emergency department services  
Enteral nutrition supplies & equipment  
Eye exams  
Flexible sigmoidoscopy screenings  
Foot care  
Glucose control solutions  
Home infusion therapy services & supplies  
Humidifiers  
Infusion pumps & supplies  
Lancet devices & lancets  
Medicare diabetes prevention program  
Mental health care  
Nebulizers & nebulizer medications  
Obesity behavioral therapy  
Occupational therapy  
Orthopedic shoes  
Ostomy supplies  
Outpatient hospital services  
Oxygen equipment & supplies  
Pain management  
Prescription drugs (outpatient)  
Prosthetic devices  
Radiation therapy  
Speech-language pathology services  
Suction pumps  
Supplies  
Telehealth  
Traction equipment  
Urgently needed care  
Virtual check-ins  
Walkers  
Wheelchair & Scooters  
X-rays  
[And more...](#)

# Part B Preventive Services

- Abdominal aortic aneurysm screening
- Alcohol misuse screenings & counseling
- Bone mass measurements
- Cardiovascular disease screenings
- Cardiovascular disease (behavioral therapy)
- Cervical & vaginal cancer screening
- Colorectal cancer screenings
- Depression screenings
- Diabetes screenings
- Diabetes self-management training
- Flu shots
- Glaucoma tests
- Hepatitis B shots
- Hepatitis B Virus (HBV) infection screening
- Hepatitis C screening test
- HIV screening
- Lung cancer screening
- Mammograms (screening)
- Nutrition therapy services
- Obesity screenings & counseling
- One-time “Welcome to Medicare” preventive visit
- Pneumococcal shots
- Prostate cancer screenings
- Sexually transmitted infections screening & counseling
- Shots
  - COVID-19 vaccines
  - Flu shots
  - Hepatitis B shots
  - Pneumococcal shots
- Tobacco use cessation counseling
- Yearly “Wellness” visit

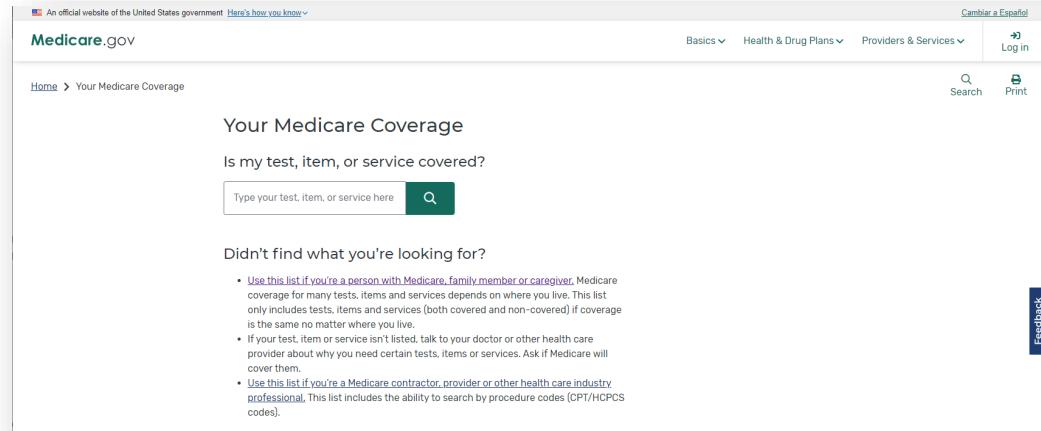


# Yearly Wellness Visit

If you've had Part B for more than 12 months, you can get a yearly wellness visit – **NOTE: this is not a traditional physical exam**

- Your doctor will ask you to fill out a health questionnaire
- Your visit may include:
  - A review of your medical and family history
  - A review of your current providers & prescriptions
  - Height, weight, blood pressure, and other routine measurements
  - Personalized health advice
  - A list of risk factors and treatment options for you
  - A screening schedule (or checklist) for appropriate preventive services
- Your doctor will also perform a cognitive assessment

# Additional Resources



[www.medicare.gov/coverage](https://www.medicare.gov/coverage)

- Search for tests, items and services
- Verify Medicare coverage
- What's Covered mobile app
  - Available on Apple App Store and Google Play Store



# Medicare Part B Costs

- Deductible
- Coinsurance
- Excess Charges

# Medicare Part B Costs

## Deductible

- Applies each calendar year
- \$233 for 2022

## Coinsurance

- After the deductible, you're responsible for 20% of the Medicare Approved Amount

# Medicare Part B Costs

Example: You have a doctor visit at the beginning of the year. The doctor charges you \$400 for the visit, but the Medicare Approved Amount is only \$300

- You pay the \$233 deductible
- You pay 20% of the remaining \$67 = \$13.40
- Total out-of-pocket: **\$246.40**

# Part B Excess Charges

Some doctors can bill you for up to 15% more than the Medicare Approved Amount

- This is called a **Part B Excess Charge**
- You can either:
  - Pay the extra charges yourself
  - Avoid the charges by using a doctor that accepts Medicare Assignment
  - Choose a specific Medicare Supplement plan that will pay those extra charges for you
- You can verify the doctors in your area that accept Medicare Assignment at [www.medicare.gov/care-compare](https://www.medicare.gov/care-compare)



# Questions?



Thank You For  
Attending





# Sources

- <https://www.medicare.gov/what-medicare-covers/what-part-b-covers>
- <https://www.medicare.gov/your-medicare-costs/part-b-costs>
- [Annual Wellness Visit Coverage \(medicare.gov\)](https://www.medicare.gov/annual-wellness-visit-coverage)