

2023 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 2023 is \$64.90 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 2021 was:			You pay each month (in 2022)
File individual tax return	File joint tax return	File married & separate tax return	
\$97,000 or less	\$194,000 or less	\$97,000 or less	\$164.90
\$97,000 up to \$123,000	\$194,000 up to \$246,000	Not applicable	\$230.80
\$123,000 up to \$153,000	\$246,000 up to \$306,000	Not applicable	\$329.70
\$153,000 up to \$183,000	\$306,000 up to \$366,000	Not applicable	\$428.60
\$183,000 up to \$500,000	\$366,000 up to \$750,000	\$97,000 up to \$403,000	\$527.50
\$500,000 or above	\$750,000 or above	\$403,000 or above	\$560.50

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

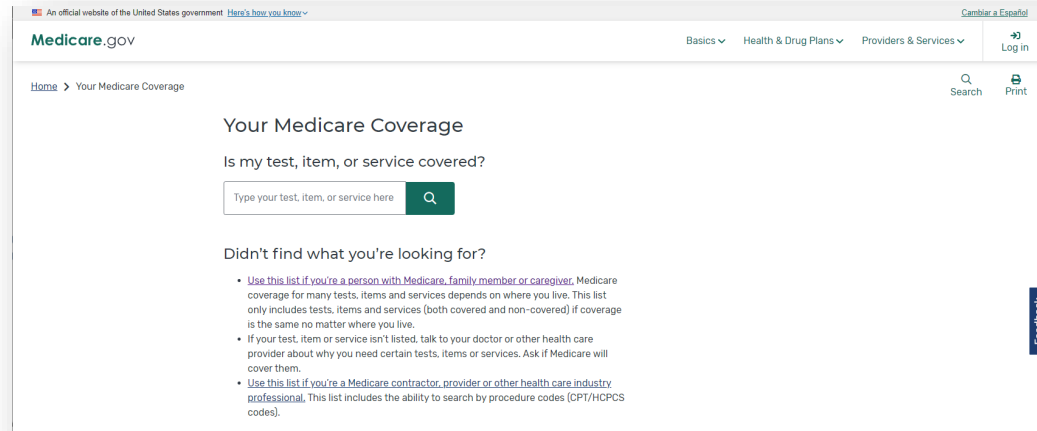
- Abdominal aortic aneurysm screening
- Alcohol misuse screenings & counseling
- Bone mass measurements
- Cardiovascular disease screenings
- Cardiovascular disease (behavioral therapy)
- Cervical & vaginal cancer screening
- Colorectal cancer screenings
- Depression screenings
- Diabetes screenings
- 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

- 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
- \$226 for 2023

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 \$226 deductible
- You pay 20% of the remaining \$74 = \$14.80
- Total out-of-pocket: **\$240.80**

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



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)