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Medicare Enrollment Costs in Medicare

Updated January 2026



Health Insurance
Information, Counseling
and Assistance Program



Medicare Questions? Call Aging Connect at 212-244-6469

Medicare Enrollment

Part B and Part A

Medicare (Part B) Enrollment

- Initial Enrollment Period
 - 7 months surrounding month of eligibility
 - Enroll in first 3 months
 - Part B starts 1st of month turn 65
 - Enroll in last 4 months
 - Part B starts 1st of next month
- Special Enrollment Period
 - Covered under active/current employment
 - (Self or Spouse; Not Domestic Partner)
 - Starting first month eligible for Medicare
 - » Can delay enrollment in Part B without penalty
- General Enrollment Period
 - January – March (Part B starts 1st of next month)
 - Late enrollment penalty; 10% every full 12 months

How Do You Enroll in Part B?

- Enroll using Special Enrollment Period
 - Must Complete CMS 40-B and L564 Forms
 - Application for Enrollment in Medicare Part B (40-B)
 - <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS40B-E.pdf>
 - Indicate requested Part B effective date
 - Request for Employment Information (L564)
 - <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.PDF>
 - To be completed by employer

Part A Enrollment

- Premium-Free Part A
 - Collecting Social Security
 - Part A is mandatory
 - Not collecting Social Security
 - Part A is voluntary
 - Can enroll in Part A at any time
 - Can be retroactive up to 6 months



MEDICARE HEALTH INSURANCE

Name/Nombre

JOHN L SMITH

Medicare Number/Número de Medicare

1EG4-TE5-MK72

Entitled to/Con derecho a

HOSPITAL (PART A)

MEDICAL (PART B)

Coverage starts/Cobertura empieza

03-01-2016

03-01-2016

Costs in Medicare

Part B and Part A

Income-Related Monthly Adjustment Amount (IRMAA) for Higher Income Medicare Beneficiaries in 2026

| 2024 Modified Adjusted Gross Income (MAGI) | Part B Monthly Premium |
|--|---|
| Individuals with a MAGI of \$109,000 or less / Married couples with a MAGI of \$218,000 or less | 2026 Standard Premium = \$202.90 |
| Individuals with a MAGI \$109,000 - \$137,000/ Married couples with a MAGI \$218,000 - \$274,000 | \$284.10 |
| Individuals with a MAGI \$137,000 - \$171,000/ Married couples with a MAGI \$274,000 - \$342,000 | \$405.80 |
| Individuals with a MAGI \$171,000 - \$205,000/ Married couples with a MAGI \$342,000 - \$410,000 | \$527.50 |
| Individuals with a MAGI \$205,000 - \$500,000/ Married couples with a MAGI \$410,000 - \$750,00 | \$649.20 |
| Individuals with a MAGI greater than \$500,000/ Married couples with a MAGI greater than \$750,000 | \$689.90 |
| Married filing separately with a MAGI less than \$109,000 | \$202.90 |
| Married filing separately with a MAGI \$109,000 - \$391,000 | \$649.20 |
| Married filing separately with a MAGI \$391,000 and greater | \$689.90 |

Paying Part B Premium

- People with Medicare who are collecting Social Security
 - Premium is automatically deducted from Social Security benefit
- People with Medicare who are NOT collecting Social Security
 - Receive paper quarterly bill
- Create a Medicare account to pay premium online
 - <https://www.medicare.gov/account/create-account>
- Note: Part B premium bills are due on the 25th of the month

Deductible/Coinsurance

- Part B Deductible (\$283)
 - Part B Coinsurance
 - 20% coinsurance for most services
 - Laboratory Tests
 - Not subject to deductible or coinsurance
 - (Most) Preventive Services
 - Not subject to deductible or coinsurance

Assignment/Participation

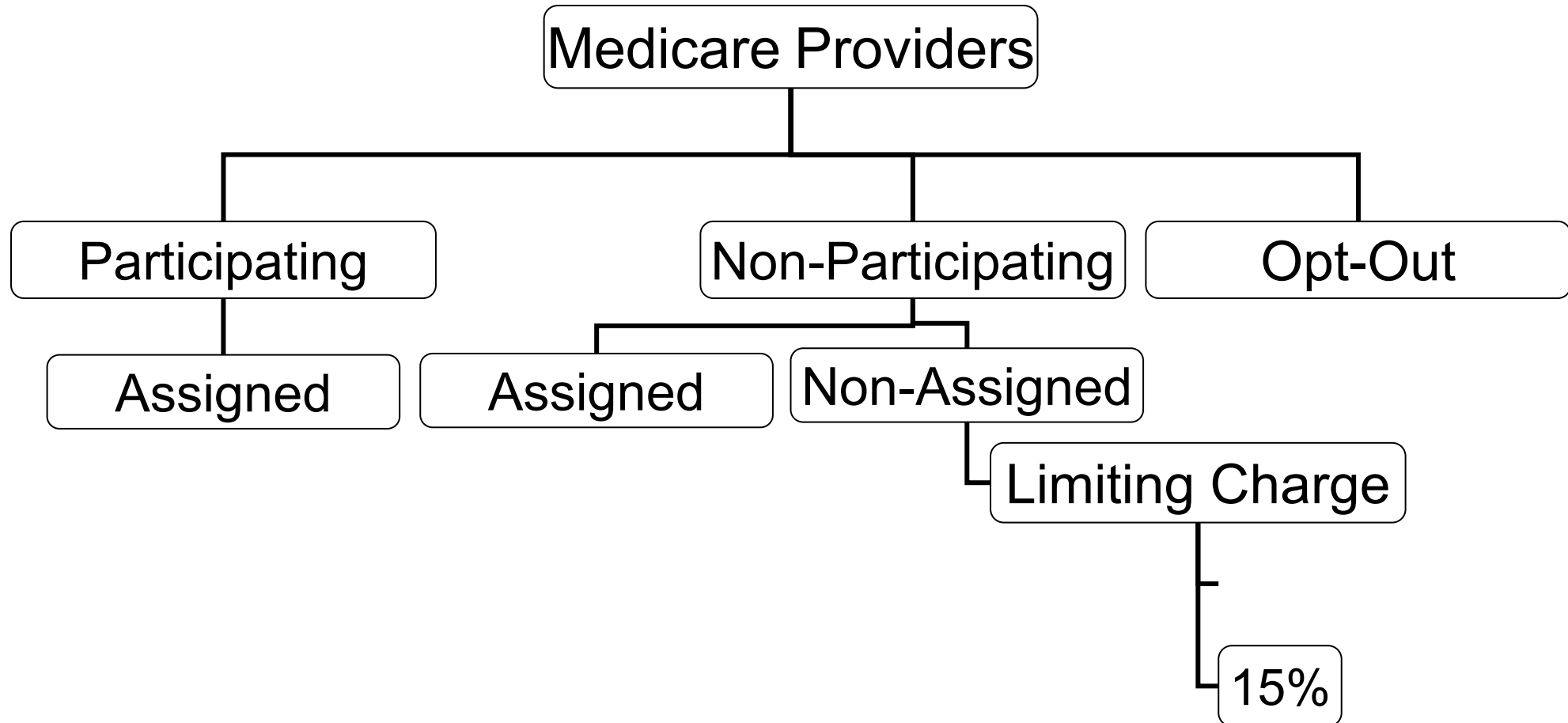
Limiting Charge

- Assignment defined
 - Participation and assignment
- Limiting charge for non-assigned claims
 - Federal/national limit/cap (115%)
- www.medicare.gov (or 1-800-MEDICARE) to find participating and non-participating providers

Opt-Out Providers (Private Contracts)

- Provider “opts out” of Medicare program
 - Cannot bill Medicare for two years
- Signed contract by provider and beneficiary
- Beneficiary pays full provider charge
- Medicare does not pay for the services at all
- Does not apply to emergency care

Medicare Assignment/Participation/Opt-Out Summary



Part A Cost-Sharing

- Inpatient deductible
(Days 1-60) \$1,736
- Coinsurance days
(Days 61-90) \$434 per day
- Lifetime reserve days
(60 Days) \$868 per day
- Skilled nursing facility
(Days 21-100) \$217 per day
- Benefit periods

Non-covered Services

- Dental care
- Routine Vision/Eyeglasses *
- Hearing Aids
- Long Term Care
- Routine Annual Physical Exam *
- Services outside of USA

GHI Senior Care for NYC Retirees

- Most NYC retirees with Medicare enrolled in GHI Senior Care
 - Senior Care supplements Original Medicare
 - Combination of Anthem/Blue Cross Blue Shield which supplements Part A and GHI/Emblem supplements Part B
- GHI Senior Care does NOT cover Part B deductible
 - Plus has additional \$50 deductible
 - Once two deductibles met, previously covered entire 20% coinsurance
- As of January 2025, GHI Senior Care added \$15 co-pays for many services, including PCP/specialist visits
 - <https://www.nyc.gov/site/olr/health/retiree/health-retiree-responsibilities-assistance.page>

HIICAP/SHIP

- Medicare Questions? Call HIICAP/SHIP
 - 212-AGING-NYC (212-244-6469)/Outside NYC 1-800-701-0501
 - Outside of New York State
 - <https://www.shiphelp.org/> - SHIP Locator
- Introduction to Medicare webinars:
 - <https://www.eventbrite.com/e/medicare-orientation-understand-your-costs-and-choices-in-medicare-tickets-116307108693>
- In-Person Introduction to Medicare workshops
 - @ NYC DFTA (2 Lafayette St, 6th Fl, Manhattan)