

Informational Update Vol 16 #5 May 29, 2025

1. 2024 IRMAA Application

In early April, I wrote (Info Vol 16 #3) how to determine if you are eligible for the 2024 IRMAA reimbursement. In short, if your monthly 2024 Medicare Part B premium contained a surcharge, called IRMAA, then you are eligible and should read further.

The 2024 IRMAA application is now available. You can download the form from the CSA Welfare Fund website, www.csawf.org and the Office of Labor Relations website, www.OLR.org, This application may also be used to apply for years 2022 & 2023.

Please make sure to include the following with your 2024 IRMAA reimbursement request:

- 1) A completed reimbursement request application. Be sure to check off 2024 and sign and date the application. If your spouse/domestic partner is your dependent, be sure to complete the Eligible Spouse/Dependent section of the application. If your spouse/domestic partner is also a NYC retiree and has a separate NYC health plan, then she/he has to submit a separate reimbursement request application.
- 2) The November 2023 Social Security Benefits letter. This is the annual letter that tells you how much Social Security you will be receiving the following year (in this case 2024) & your Medicare Part B & D premiums.
- 3) The 2024 Social Security 1099 letter.

You can submit your documents directly to OLR either by mail or electronically through Leapfile. The mailing address, or how to upload electronically is on OLR's website. If you choose, you can also submit them to Susan Barone, our Welfare Fund Administrator whose office will review and upload your documents to OLR. You can do this electronically by scanning your documents and sending them to SBarone@csawf.org, or mailing them to the: CSA Welfare Fund Office, 40 Rector St., New York, NY 10006.

Please note that if you went on Medicare during 2024, you are entitled to a pro-rated 2024 IRMAA reimbursement. Additionally, if you never applied for IRMAA reimbursement for 2022 and/or 2023, you may use the same 2024 IRMAA application, however, check the year you are applying and submit each year's request in a separate package.

For example, if you are applying for 2022, 2023 & 2024 IRMAA reimbursement, submit 3 separate packages. Each package will contain 3 documents; an application, appropriate SSA benefit letter (for 2022, the November, 2021 letter and for 2023 the November 2022 letter), and appropriate SS 1099 letter (for 2022, the 2022 SS 1099 letter and for 2023, the 2023 SS 1099 letter)

2. Durable Medical Equipment (DME)

Unfortunately, as we age into our senior years, the need for Durable Medical Equipment (DME) increases. The good news is that Medicare provides coverage for this equipment provided your doctor says it is medically necessary. DME include, but is not limited to, such items as wheelchairs, walkers, hospital beds, oxygen equipment, and CPAP machines – devices intended for repeated use and serve a medical purpose,

How to get Coverage

To get coverage, your doctor must write a prescription, saying that the DME is medically necessary. Once approved, Medicare will generally cover 80% the DME provided you use a Medicare-approved supplier. Your secondary will pick up the other 20%.

Keep in mind that some DME is rented rather purchased. Additionally, Medicare approval may be necessary before certain items are supplied.

3. Question of the Month

Q. I recently received a bill of \$67 from my doctor who claims that was my deductible. However, I already paid my complete deductible previously. How could that discrepancy happen?

A. At the time you received service from your doctor, you still had not exhausted your deductible and so he charged you accordingly. However, the doctor apparently held on to the bill and by the time you received it, other doctors that you had gone to have already used up your deductible. Consequently, you do not owe the \$84 and the doctor will have to re-file the bill with Medicare. Motto: Keep track of your deductibles (as well as copays)