

GUIDE TO MEDICARE 2023

Medicare Basics
presented by:

ARCH
BROKERAGE INC.

The Arch Advantage™

3 EDUCATION

We strive to provide you with a clear and concise explanation of the Medicare programs and insurance products available to you. We provide you with the information that allows you to make a successful decision.

2 MARKET ANALYSIS

Based on the information provided during the discovery phase, we survey the marketplace for available products and plans suitable to your personal needs.

1 DISCOVERY

We ask you to complete a Fact Finder which provides us with your personal information, including medical needs, and priorities. This will allow us to customize your plan options.

4 PERSONALIZED REVIEW

During the benefit review, we focus on solutions that are best for you. We compare these choices based on financial, benefit and network characteristics.

5 ENROLLMENT

Upon making a decision, we assist you with completing all necessary enrollment forms and applications. We follow up with carriers and confirm all coverages are placed and active.

6 THE ADVANTAGE™

You will continue to benefit from our on-going services. We monitor your coverages throughout the year and during our annual benefit review process.

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What's Medicare?

Medicare is health insurance for people 65 or older, people under 65 with certain disabilities, and people of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant).

What are the different parts of Medicare?

Medicare Part A (Hospital Insurance) helps cover:

- Inpatient care in hospitals
- Skilled nursing facility care
- Hospice care
- Home health care

Medicare Part B (Medical Insurance) helps cover:

- Services from doctors and other health care providers
- Outpatient care
- Home health care
- Durable medical equipment
- Some preventive services

Medicare Part C (Medicare Advantage Plans)

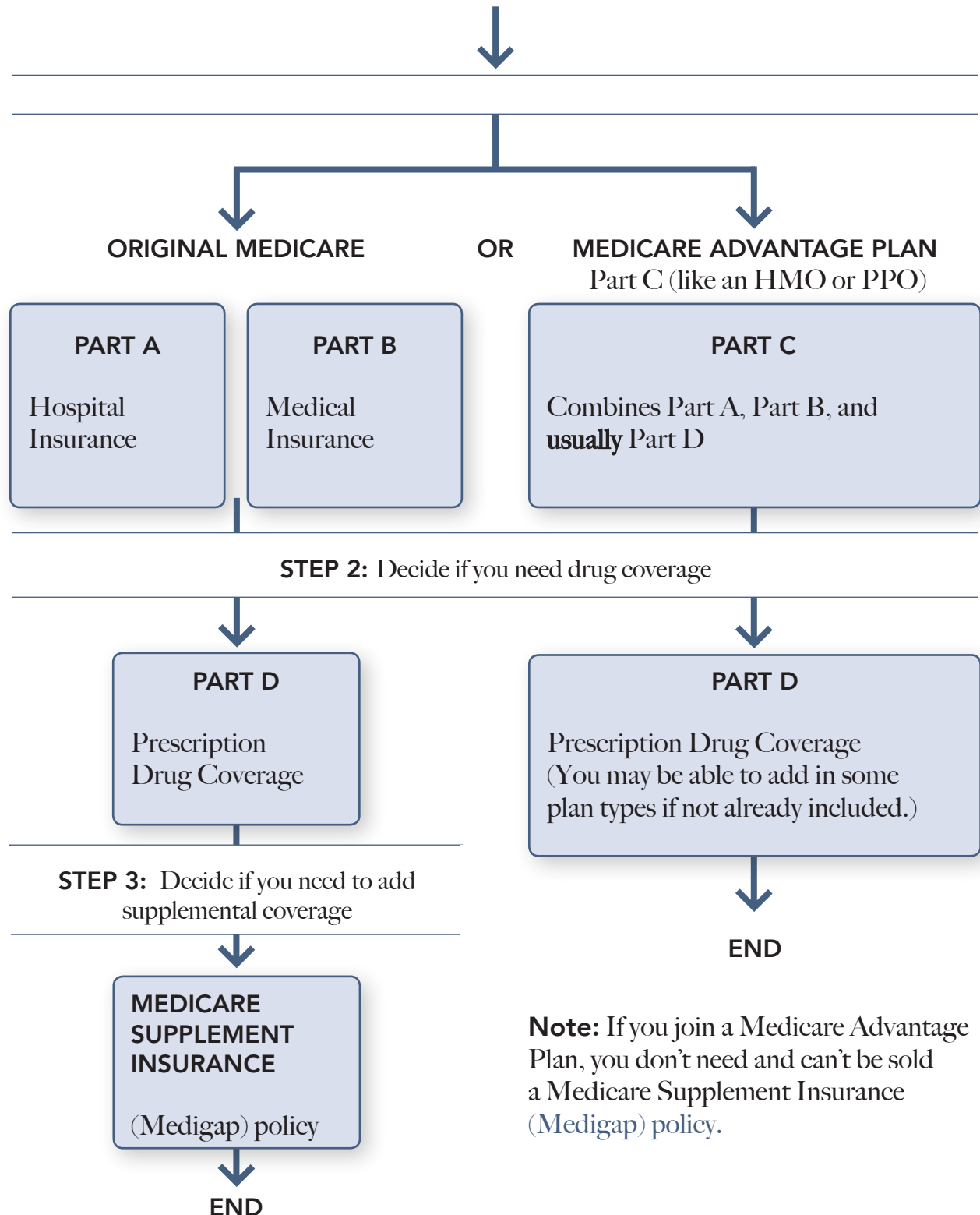
- Includes all benefits and services covered under Part A and Part B
- Usually includes Medicare prescription drug coverage (Part D) as part of the plan
- Run by Medicare-approved private insurance companies
- May include extra benefits and services for an extra cost

Medicare Part D (Prescription Drug Coverage)

- Helps cover the cost of prescription drugs
- Run by Medicare-approved private insurance companies
- May help lower your prescription drug costs and help protect against higher costs in the future

Your Medicare coverage choices at a glance

There are 2 main ways to get your Medicare coverage: [Original Medicare](#) or a [Medicare Advantage Plan](#). Use these steps to help you decide which way to get your coverage.



Medigap Basics

This chart shows basic information about the different benefits that Medigap policies cover. If a percentage appears, the Medigap plan covers that percentage of the benefit, and you must pay the rest.

Some plans may not be available. Only applicant's first eligible for Medicare before 2020 may purchase Plans C, F, and high deductible F.

Medicare Supplement Insurance (Medigap) Plans										
Benefits	A	B	C	D	F*	G	K	L	M	N
Medicare Part A coinsurance and hospital costs (up to an additional 365 days after Medicare benefits are used)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Medicare Part B coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100% ***
Blood (first 3 pints)	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Part A hospice care coinsurance or copayment	100%	100%	100%	100%	100%	100%	50%	75%	100%	100%
Skilled nursing facility care coinsurance			100%	100%	100%	100%	50%	75%	100%	100%
Part A deductible		100%	100%	100%	100%	100%	50%	75%	50%	100%
Part B deductible			100%		100%					
Part B excess charges					100%	100%				
Foreign travel emergency (up to plan limits)			80%	80%	80%	80%			80%	80%
							Out-of-pocket limit in 2023**			
							\$6,940	\$3,470		

* Plan F is also offered as a high-deductible plan by some insurance companies in some states. If you choose this option, this means you must pay for Medicare-covered costs (coinsurance, copayments, deductibles) up to the deductible amount of **\$2,700** in **2023** before your policy pays anything.

** For Plans K and L, after you meet your out-of-pocket yearly limit and your yearly Part B deductible (\$226 in 2023), the Medigap plan pays 100% of covered services for the rest of the calendar year.

*** Plan N pays 100% of the Part B coinsurance, except for a copayment of up to \$20 for some office visits and up to a \$50 copayment for emergency room visits that don't result in an inpatient admission.

Comparison of Supplement Plan G vs Medicare Advantage Plans



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	Medicare Supplement Plan G	Medicare Advantage Plans
Average Monthly Premium	\$150 (depends on age/gender/area/discounts)	\$0-\$51, mostly in the \$0-\$51/month range
Out of Pocket Cost for Hospital & Doctor	\$226 – Medicare covered services do not have copays or coinsurance	\$1,950-\$7,750 – Maximum out of Pocket (included copays, deductibles, etc. Part D not included)
Network Type	Follow Medicare network – if a Dr. or hospital accepts Medicare, they have to accept all supplement companies	HMO or PPO Dependent on insurance company's network
Future Flexibility	In Missouri, you can switch from one plan G to another on anniversary. You can switch to MAPD during open enrollment	You have 12 months from initial enrollment in Part A to switch to supplement; after that medical questions would be asked. You can switch from one Advantage plan to another during open enrollment
What's Included	Part D is additional \$7-\$100+ /month Dental/Vision/Gym Memberships are all separate plans/premiums	Part D coverage included (prescriptions themselves have an additional copay) Basic Dental, Vision and Gym Memberships are typically included

2023 Medicare Coverage Part A



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	Medicare Pays	Supplemental Plan G Pays
Services and Supplies; Hospital Care: Semi-private room and board or special care unit, general nursing and miscellaneous hospital services and supplies, including meals, drugs, X-rays and tests, in Medicare-participating hospitals.		
1st 60 days each benefit period	All but first \$1,600 (Part A deductible)	\$1,600
61st through 90th day each benefit period	All but \$400 a day (daily coinsurance)	\$400 a day
After the 90th day, up to 60 days (reserve days)	All but \$800 a day (daily coinsurance)	\$800 a day
After 60 lifetime reserve days have been used	Nothing	100% of medicare eligible inpatient hospital charges for up to a lifetime maximum of 365 days
Skilled Nursing Facility Care: In a Medicare approved facility within 30 days after a hospital stay of at least 3 days.		
1st 20 days	100% of Medicare approved amount	Nothing
21st to 100th day	All but \$200 a day	\$200 a day
Costs after 100th day	Nothing	Nothing

2023 Medicare Coverage Part B

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	Medicare Pays	Supplemental Plan G Pays
Outpatient Hospital Care & Medical Care: Outpatient hospital services & inpatient & out-of-hospital physician's services, plus other medical services & supplies, physical & speech therapy, ambulance services, etc.	80% of Medicare approved amount, after \$226 annual (Part B deductible)	After \$226 annual Part B deductible, plan pays 20% of Medicare-approved amount, plus the Part B Excess (additional charges up to the Charge Limit)
Foreign Travel: Emergency hospital, physician and medical care provided in a foreign country during the first 60 days of each trip.	Nothing	After \$250 annual deductible, 80% of charges, up to a lifetime maximum of \$50,000
At-Home Recovery: Short-term assistance with bathing, dressing and similar activities of daily living, along with or right after Medicare-approved skilled home health care.	Nothing	Nothing

2023 Part D Medicare Summary



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You Pay

From \$0 - Deductible (up to \$505)

FULL COST

You Pay

From Deductible - \$4,660 Total Cost

COPAYS

You Pay

From \$4,660 Total Cost - \$7,400 Out of
Pocket* ... *Coverage Gap*

25% FULL COST

You Pay

After \$7,400 Out of Pocket* ...
Catastrophic Coverage

5% FULL COST

*Out of pocket cost includes deductible, copays and **100% of drug costs in coverage gap.**

Important Note

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

We provide complimentary drug plan analysis, recommendations and assistance with enrollment to our Medicare Supplement Clients. We will recommend the best plan for you even if it is a prescription drug plan that we do not represent. *There is an annual fee for this service for non-clients.*

After enrollment, we are unable to work with the drug plans that we do not represent on your behalf.

How Much Do Medicare Premiums Cost?

The standard Part B deductible for 2023 is \$226.00. The standard Part B premium for 2023 is \$164.90 and for beneficiaries subject to the “hold harmless”* provision may pay less. If you are single and filed an individual tax return, or married and filed a joint tax return, the following chart applies to you:

Modified Adjusted Gross Income (MAGI)	Part B Monthly Premium Amount	Part D Monthly Premium Amount
Individuals with a MAGI of \$97K or less <i>Married with a MAGI of \$194K or less</i>	2023 Standard Premium = \$164.90	Your Plan Premium
Ind with a MAGI above \$97K up to \$123K <i>Married with a MAGI above \$194K up to \$246K</i>	\$230.80	Your Plan Premium + \$12.20
Ind with a MAGI above \$123K up to \$153K <i>Married with a MAGI above \$246K up to \$306K</i>	\$329.70	Your Plan Premium + \$31.50
Ind with a MAGI above \$153K up to \$183K <i>Married with a MAGI above \$306K up to \$366K</i>	\$428.60	Your Plan Premium + \$50.70
Ind with a MAGI above \$183K up to \$500K <i>Married with a MAGI above \$366K up to \$750K</i>	\$527.50	Your Plan Premium + \$70.00
Ind with a MAGI of \$500K and above. <i>Married with a MAGI \$750K and above.</i>	\$560.50	Your Plan Premium + \$76.40

* “Hold Harmless” Provision: Beneficiaries not subject are those not collecting Social Security benefits, those who will enroll in Part B for the first time in 2023, dual eligible beneficiaries who have their premiums paid by Medicaid, and beneficiaries who pay an additional income-related premium.