

Additional Medicare Open Enrollment Resources

Thanks to Jerry Shusterman for most of these pointers and resources.

New Medicare Rates Announced:

Medicare Part B Premiums/Deductibles

- The standard monthly premium for Medicare Part B enrollees will be **\$148.50** in 2021, an increase of \$3.90 from \$144.60 in 2020.
- CMS also announced that the annual deductible for Medicare Part B beneficiaries is **\$203** in 2021, an increase of \$5 from \$198 in 2020.

Medicare Part A Deductible

The Medicare Part A inpatient deductible that beneficiaries will pay when admitted to the hospital is **\$1,484** in 2021, an increase of \$76 from \$1,408 in 2020.

For more information on the 2021 Medicare Parts A and B premiums and deductibles (CMS-8074-N, CMS-8075-N, CMS-8076-N), please visit:

- (CMS-8074-N)- <https://www.federalregister.gov/public-inspection/2020-25024/medicare-program-cy-2021-inpatient-hospital-deductible-and-hospital-and-extended-care-services>
- (CMS-8075-N): <https://www.federalregister.gov/public-inspection/2020-25028/medicare-program-cy-2021-part-a-premiums-for-the-uninsured-aged-and-for-certain-disabled-individuals>
- (CMS-8076-N): <https://www.federalregister.gov/public-inspection/2020-25029/medicare-program-medicare-part-b-monthly-actuarial-rates-premium-rates-and-annual-deductible>

Prescription Advantage

Attached is the new Prescription Advantage rate sheet, effective January 2021. The only change from the current rate sheet is the annual OOP spending limit, which changes each year in January.

Info from Blue Cross:

PPO Out of Network:

- All ER visits and test associated with the ER visit are covered at the in-network level, including labs and diagnostics done while in the ER. In addition all providers seen in the ER are at the in network level.
- Outside of the ER, it is the members responsibility to check if the lab and diagnostic test are in-network provider or out of network providers.

Medex Out of Country Coverage

- Product management reviewed our underwriting guidelines as well as the DOI regulations, there's no language regarding the amount of time a Medex member can be allowed out of country. As long as the member continues to pay their monthly premium, as well as the Medicare premium (if it applies) – we will continue to process their claims. However, if the member moves and becomes a permanent residents in another country, they will be terminated from Direct Billed Medex coverage.

Can PCP/POC be out-of-network in PPO plans?

- The Medicare PPO Blue member can select an out of network provider as their physician of choice/primary care provider and the out of network cost sharing would apply for visits (\$25 using benefits listed below).
- On the plan application, the member should **NOT** list the out of network provider (the application will still be accepted). We can only list contracted, in-network providers on the application and in our systems.
- We do encourage members to choose an in-network provider which is why the wording is the way it is in the EOC. However, the info you received from Plan Finder and the Call Center is accurate.

[FORBES ARTICLE: New Rates for Medicare](#)