

Addendum: for use with North Carolina Medicare Supplement/Long-Term Care online ExamFX course and study guide version 26976en, per regulatory updates effective 01/01/2023.

The following are content revisions with **updated dollar amounts** for 2023:

MEDICARE PART A	
Part A Premium	Most people don't pay a monthly premium for Part A. If you buy Part A, you'll pay up to <u>\$506</u> each month.
Hospital Inpatient Deductible	<p>You pay:</p> <ul style="list-style-type: none"> • <u>\$1,600</u> deductible for each benefit period • Days 1-60: \$0 coinsurance for each benefit period • Days 61-90: <u>\$400</u> coinsurance per day of each benefit period • Days 91 and beyond: <u>\$800</u> coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over insured's lifetime) • Beyond lifetime reserve days: all costs
Skilled Nursing Facility Coinsurance	<ul style="list-style-type: none"> • Days 1-20: \$0 for each benefit period • Days 21-100: <u>\$200</u> coinsurance per day of each benefit period • Days 101 and beyond: all costs
MEDICARE PART B	
Premium	<ul style="list-style-type: none"> • <u>\$164.90</u> each month
Deductible	<ul style="list-style-type: none"> • <u>\$226</u> per year

MEDICARE PART D	
Premium	<p>The Part D monthly premium varies by plan (higher-income consumers may pay more)</p> <ul style="list-style-type: none"> • <u>\$32.74</u> (national base beneficiary premium)
Deductible	<ul style="list-style-type: none"> • <u>\$505</u>
Drug Costs	<ul style="list-style-type: none"> • For the amounts between <u>\$505</u> and <u>\$4,660</u>, Medicare pays for drug costs • Coverage gap: from <u>\$4,660</u>, plan enrollee pays <u>25%</u> for brand-name or generic drugs until true out-of-pocket spending reaches <u>\$7,400</u> • After plan enrollee reaches <u>\$7,400</u> in true out-of-pocket spending, Medicare pays about 95% of drug costs
Catastrophic Coverage	<ul style="list-style-type: none"> • Insured pays the greater of <u>\$4.15</u> for generic drugs and <u>\$10.35</u> for name brand drugs, or 5% of retail cost, whichever is higher
LONG-TERM CARE	
State Mandated Benefits	<ul style="list-style-type: none"> • Benefits paid under a federally qualified plan are not taxable if the amount paid does not exceed the federal per diem amounts (<u>\$420</u>)

Medicare in General

B. Enrollment

6. General Enrollment Period – *new coverage start date*

Beginning January 1, 2023, if a person signs up for Medicare during the month they turn 65, during the last 3 months of their Initial Enrollment Period, or during the General Enrollment Period, coverage starts the on **first day of the month after signing up**.

7. Special Enrollment Period – *additional qualifying events*

Beginning January 1, 2023, a person may be eligible for a Special Enrollment Period if they miss an enrollment period because of certain **exceptional circumstances**, like being impacted by a natural disaster or an emergency, incarceration, or losing Medicaid coverage.