

Informational Update Vol 13 #1

Hi everyone! Hope all is well. Here is some important information:

1. 2022 Medicare Part B Deductible & Premiums

As you start to visit your Medicare doctors in 2022, you will have to pay Medicare Part B deductibles again since they reset January 1, 2022. The deductible for Medicare Part B increased \$30 from \$203 to **\$233**. The GHI Emblem Health Medicare Part B remains at **\$50**. The part of the \$233 deductible that you pay when you visit a doctor will depend on the doctor's service and what Medicare allows for the service. The likelihood is that it will be less than the full amount of the deductible. You will pay the amount that is left at future doctor visits. Remember, Medicare will not pay its part of a doctor's bill, which is about 80%, until you have fully met the deductible.

As of now the NYC Medicare Advantage Plus Plan (NYCMAPP) goes into effect on April 1. The deductible will be \$283 (\$233 + 50). Any part of the deductible that was paid under your current plan (in most cases, Senior Care) from **Jan 1, 2022 thru March 31, 2022** will be credited to the NYCMAPP.

This year the **standard** Medicare Part B premium increased \$21.60 from \$148.50 to **\$170.10**. However,

not everyone who is on Medicare pays the same amount.

A small percentage of Medicare-eligible people will actually pay less than the **standard amount** under a “hold harmless provision.” which prevents their Social Security benefit payment from decreasing because of an increase in their Medicare Part B premium. Those in this category will pay either the same premium as they did in **2021** or a little less.

There also are Medicare-eligible people who will pay more than the **standard amount**. For those whose **Medicare Adjusted 2020** taxable income was greater than \$91,000 if they filed individually or \$182,000 if they filed jointly, they will pay a **surcharge** known as the income-related monthly adjusted amount or **IRMAA** in **addition to the standard amount**. The extra amount that they will pay varies depending on how much taxable income they had received in 2020.

The good news is that **BOTH** the 2022 **standard** and **IRMAA amounts** are still reimbursable. While the **Office of Labor Relations (OLR)** reimburse the standard amount automatically, **they require an application** for the **IRMAA reimbursement**. At this time, the date of the **2022** application is unknown.

In **October 2021**, the **OLR** sent out **2020 IRMAA reimbursement checks** to Medicare-eligible members who filed a **2020 application** in a timely fashion. Those who are eligible for **2020 IRMAA reimbursement** and never filed an application, can still file one. Applications are available on the CSA Welfare Fund website, www.csawf.org.

Those who are eligible for **2021 IRMAA reimbursement** should have received their **2021 1099 SSA letter**. (If you have not yet received the letter you can download it from the website, www.SSA.gov after January 31st) Once the **2021** application becomes available, they will be able to apply for the **2021 IRMAA reimbursement**. Below is a primer on how to do it.

How do You Apply for 2021 IRMAA

If you are eligible for **2021 IRMAA reimbursement**, you will need to file an application. If things stay the same as last year, the application should be available in **April'22 or May '22** and you will be able to download it from the CSA Welfare Fund website

Assuming the **2021 application** is similar to the **2020 application**, there will be 3 boxes, one for 2019, 2020, & 2021. **Check the 2021 box**. (You can apply separately, or together with the 2021 application, for

2019 or 2020 IRMAA reimbursements if you never did so and were eligible.)

***Sign the application. This is a critical step.
Applications will not be accepted without signature.***

How do I Know if I am Eligible for 2021 IRMAA?

There are 2 ways to determine **2021 IRMAA** eligibility:

- ❖ Your **2019** Part B premium was greater than \$135.50.
- ❖ Your **2019** taxable income (2021 Part B premium was based on this amount) was greater than \$88,000 if you filed individually or \$176,000 if you filed jointly.

Documents Needed to Send Along With Application:

There are two (2) documents that you must include with the application. These documents are:

1) The letter Social Security (SSA) sent you, dated **November 2020**, indicating how much your Medicare Part B premium was going to be in **2021**. (Do not confuse this letter with the one you received this past November, which indicated your 2022 Medicare Part B premium. Put that away in a safe place.

2) The **SSA-1099** letter you should be receiving in **January 2022**, indicating the total amount you paid for your **2021 Medicare Part B premium**.

Please Note:

1. If your spouse or significant other is 1) Medicare eligible, and 2) a city retiree who has his/her own medical coverage, he/she must fill out and sign a separate application and send it along with the proper documents.
2. If your spouse or significant other is 1) Medicare eligible, and 2) is your dependent, complete the Eligible Dependent Information section of the application (one application for both of you) and send it along with yours as well as your spouse's or significant other's proper documents.
3. If you or your Medicare-eligible spouse are not yet receiving Social Security, you will not receive a 1099 form. Instead, you will have to send a copy of each month's SSA billing statement for Medicare Part B and proof of payment for the IRMAA premium (copy of check, credit card statement, or bank statement). If you are providing a credit card or bank information black out the account information before submitting the information.

Where Should I Send the Completed IRMAA Application & Documents?

Send your completed application to the **CSA Welfare Fund, 40 Rector St, 12th Floor, New York, NY**

10006. The Fund will check your application to determine that you submitted the correct documents. They also will scan your documents (in case the city loses your submission) to their archives, and, log and submit them to OLR.

When Will I Receive My IRMAA Reimbursement?

If things are the same as last year, you should receive it in October 2022

Reminders:

- 1) Do not send original documents. Only copies.
- 2) Make a copy of your submission(s) and put it in a safe place. _

2. Questions of the Month

_ Q. Is a Medicare-eligible member covered for emergency ambulance service to the hospital?

A. Medicare plus the secondary insurance covers ground ambulance transportation when you need to be transported to a hospital, critical access hospital, or skilled nursing facility for medically necessary services, and transportation in any other vehicle could endanger your health.

Norm Sherman - Have a great and safe day.

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