



Part A: Hospitalization (FICA)

Benefit Period	Medicare Copays & Deductibles	Medigap Policy Covers
1 Thru 60	\$1,600 Deductible (5X/year)	
61 thru 90 DRG	\$400/ Day Copay	
91 thru 150 Reserve Days	\$800 / Day Copay	
151+	N/A, may approve additional 365 days	



Skilled Care (Acute Recovery Care)

1 Thru 20	100%	
21 Thru 100	\$200 / Day Copay	
101+	After 100, when Medicare stops paying is where a Long Term Care Plan is needed.	



Part B: Medical (The "Big Bites" of Medical Expenses)

Part B Premium \$164.90 (Deducted from Social Security)

Annual Deductible (1x/Year)

\$226

EOMB

Explanation of Medicare Benefits

\$32,000	Doctors Bill
\$25,000	Medicare Assignment
\$20,000	Medicare Pays (80%)
\$5,000	Medigap Policy Pays (20%)

\$0



1990 Physician's Reform Act: 15% Excess Fees could be up to \$3750