

1. 2021 Medicare Part B Deductible & Premiums

As you start to visit your Medicare doctors in 2021, you will have to pay deductibles again since they reset January 1, 2021. The deductible for Medicare increased \$5.00 from \$198 to \$203. (GHI remains at \$50). The portion of the \$203 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 a future doctor visit or visits. Remember, Medicare will not pay its portion of a doctor's bill, which is about 80%, until you have fully met the deductible.

This year the **standard** Medicare Part B premium increased \$3.90 from \$144.60 to \$148.50. But some people who enrolled in Medicare in 2020 or earlier will pay slightly less (about \$145 per month) because of a hold harmless provision that doesn't allow Social Security payments to be reduced from year to year for Medicare premiums.

If your monthly 2019 taxable income was greater than \$88,000 if you filed individually or \$176,000 if you filed jointly, you will also pay a **surcharge** known as the income-related monthly adjusted amount or **IRMAA** in addition to the standard Medicare Part B premium. The good news is that **BOTH** the 2021 standard and IRMAA amounts are still reimbursable. The Office of Labor Relations (OLR) should reimburse you the standard amount automatically in October '22, however, you must **apply** for the IRMAA reimbursement. The application should become available in January 2022 or February 2022 at the end of 2021. However, you will be able to apply for **2020 IRMAA** shortly.

How do You Apply for 2020 IRMAA

If you are eligible for 2020 IRMAA reimbursement, the application will become available in the next several weeks on the CSA Welfare Fund website, www.csawf.org. When you get the application, you must check which year you are applying for reimbursement. (You can apply separately for 2017 or 2018 IRMAA reimbursements if you never did so and were eligible.) ***Also, it is critical that you sign the application, or else it will not be accepted.***

How do I Know if I am Eligible for 2020 IRMAA?

There are 2 ways to determine 2020 IRMAA eligibility:

- ❖ Your 2020 Part B premium was greater than \$144.60.
- ❖ Your 2018 taxable income (2020 Part B premium was based on this amount) was greater than \$85,000 if you filed individually or \$170,000 if you filed jointly.

Documents Needed to Submit Along With Application:

There are two (2) documents that must be included with the application you are submitting for reimbursement. These documents are:

- 1) The letter Social Security (SSA) sent you, dated **November 2019**, indicating how much your Medicare Part B premium was going to be in 2020. (Do not confuse this letter with the one you received this past November, which indicated your 2021 Medicare Part B premium. Put that away in a safe place.
- 2) The SSA-1099 letter you should have received in **January 2021**, indicating the total amount you paid for your 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 submit 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 on your application (one application for both of you) and submit it along with your proper documents as well as your spouse's or significant other's proper documents. This procedure is to be followed whether or not your spouse or significant other is a city retiree.
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 all goes well, you should receive it in October 2021

Reminders:

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

2. Question of the month

Question: Is a Medicare-eligible member covered for emergency ambulance service to the hospital?

Answer: 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.

Please contact the Welfare Fund at 212-962-6061 should you need assistance on this or any other matter.