2022 COSTS AT A GLANCE

Medicare Part A and B Costs for 2021

Premium: \$0 – \$471 (most people get premium-free Part A)

PART A

Hospital Costs

You Pay:

- \$1,484 deductible for each benefit period
- Days 1 60: \$0 per benefit period
- Days 61 90: \$371 per day of each benefit period
- Days 91 and beyond: \$742 per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)

Standard Premium: \$148.50 per month for 2021 (Will be more if your 2019)

• Beyond lifetime reserve days: all costs

PART B

Doctor Costs

annual income is above \$88,000 (single) or \$176,000 (married))

You Pay:

- \$203 deductible per year
- 20% of the Medicare-approved amount for most doctor services, outpatient therapy, and durable medical equipment

Rates for VIVA MEDICARE Plans with Premiums with Extra Help (LIS)

∵VIVA MEDICARE *Plus* (HMO)

Plan Premium Rate: \$0 or \$28

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LIS Percentage		Plan Premium	Drug Deductible	
	100%	\$0	\$0	
	75%	\$0 or \$7.00	\$0	
	50%	\$0 or \$14.00	\$0	
	25%	\$0 or \$21.00	\$0	

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Plan Premium Rate: \$105

LIS Percentage	Plan Premium	Drug Deductible	
100%	\$72.30	\$0	
75%	\$80.50	\$0	
50%	\$88.60	\$0	
25%	\$96.80	\$0	

∵VIVA MEDICARE*Prime* (HMO)

Plan Premium Rate: \$55

 LIS Percentage
 Plan Premium
 Drug Deductible

 100%
 \$22.30
 \$0

 75%
 \$30.50
 \$0

 50%
 \$38.60
 \$0

 25%
 \$46.80
 \$0

	/A MEDICARE	PREFERRED (HMO)
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Plan Premium Rate: \$92

LIS Percentage	Plan Premium	Drug Deductible	
100%	\$59.30	\$0	
75%	\$67.50	\$0	
50%	\$75.60	\$0	
25%	\$83.80	\$0	

2022 COSTS AT A GLANCE

Programs that Assist with Medical Costs for 2021

SSI	Administered by Social Security. It provides full Medicaid coverage and services. SSI may also provide a monthly check.
QMB	Pays the Medicare Part B premium of \$148.50 each month as well as Medicare deductibles and coinsurance (similar to supplemental insurance). Prescription drugs are offered at a discounted rate. Recipients on QMB will receive a Medicaid card.
SLMB	Pays the Part B premium of \$148.50 and offers prescription drugs at a discounted rate.
QI-1	Pays the Part B premium of \$148.50 and offers prescription drugs at a discounted rate.
LIS	Helps with Medicare drug plan costs, including premium, deductible, and copayments on prescription medications.

QMB, SLMB, and **QI-1** are Medicare Savings Programs administered by the Alabama Medicaid Agency. A person must be receiving Medicare benefits to be eligible for this assistance. Medicaid does not provide drug coverage for Medicare Savings Programs, but persons eligible are entitled to Extra Help subsidies to help pay for Medicare Part D premiums and deductibles.

SSI is a Social Security Program. You must call your local SSA to apply at 1-800-772-1213. **LIS** is a Social Security Program. Qualified applicants can apply online, or SHIP has applications available.

2021 Monthly Income Limits

	SSI	QМВ	SLMB	QI-1	LIS
Individual's Gross	\$1 –	\$815 –	\$1,095 –	\$1,309 –	\$1,470 –
Monthly Income	\$814	\$1,094	\$1,308	\$1,469	\$1,630
Individual's Resources	NOT OVER	DOES NOT	DOES NOT	DOES NOT	NOT OVER
	\$2,000	APPLY	APPLY	APPLY	\$14,790
Couple's Gross	\$1 –	\$1,212 –	\$1,473 –	\$1,763 –	\$1,981 –
Monthly Income	\$1,211	\$1,472	\$1,762	\$1,980	\$2,198
Couple's Resources	NOT OVER	DOES NOT	DOES NOT	DOES NOT	Not over
	\$3,000	APPLY	APPLY	APPLY	\$29,520

NOTE: If both spouses are on Medicare, their combined income cannot exceed the couple income limit. If only one spouse has Medicare, then the Medicare spouse who is applying can have income of no more than the individual limit and the income of both spouses combined can be no more than the couple limit.

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