

# Lawley | MEDICARE SOLUTIONS

The Centers for Medicare & Medicaid Services (CMS) recently announced the 2025 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs, and the 2025 Medicare Part D income-related monthly adjustment amounts.

## Medicare Changes | 2024 to 2025

	2024	2025
<b>Medicare Part A</b>   Inpatient Hospital Deductible	\$1,632	\$1,676
<b>Medicare Part A</b>   Daily Coinsurance for 61st-90th Day	\$408	\$419
<b>Medicare Part A</b>   Daily Coinsurance for Lifetime Reserve Days	\$816	\$838
<b>Medicare Part A</b>   Skilled Nursing Facility Coinsurance	\$204	\$209.50
<b>Medicare Part B</b>   Premium	\$174.70	\$185
<b>Medicare Part B</b>   Deductible	\$240	\$257
<b>Medicare Part D</b>   Deductible	\$545	\$590
<b>Medicare Part D</b>   Coverage Gap Begins	\$5,030	<b>NO LONGER EXISTS</b> Copay move to \$0 after \$2000 spent
<b>Medicare Part D</b>   Catastrophic Coverage Copays	\$0	\$0
Medicare Prescription Payment Plan	N/A	Spreads costs across the year in a monthly payment billed by the plan to the member
<b>Medicare Part D</b>   NYS Benchmark	\$48.72	\$72.30
<b>Medicare Part D</b>   co-pays with LIS/Full Extra Help	<b>Generic</b> \$4.50 <b>Brand Name</b> \$11.20	<b>Generic</b> \$4.90 <b>Brand Name</b> \$12.15
<b>Medicare Part D</b>   copays with Medicaid	<b>Generic</b> \$1.55 <b>Brand Name</b> \$4.60	<b>Generic</b> \$1.60 <b>Brand Name</b> \$4.80
EPIC pays towards premium or reduces deductible	\$585	\$868
Insulin Coverage	<b>ALL PART D PLANS</b>  Formulary include insulins not more than \$35 one month supply	<b>ALL PART D PLANS</b>  Formulary include insulins not more than \$35 one month supply

Learn more by visiting [www.lawleyinsurance.com](http://www.lawleyinsurance.com).

## Full Part B Coverage

Beneficiaries who file individual tax returns with modified adjusted gross income	Beneficiaries who file joint tax returns with modified adjusted gross income	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$106,000	Less than or equal to \$212,000	\$0	\$185
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$74	\$259
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	\$185	\$370
Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	\$295.90	\$480.90
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$406.90	\$591.90
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$443.90	\$628.90

## Medicare Part D Income-Related Monthly Adjustment Amounts

Beneficiaries who file individual tax returns with modified adjusted gross income	Beneficiaries who file joint tax returns with modified adjusted gross income	Income-Related Monthly Adjustment Amount
Less than or equal to \$106,000	Less than or equal to \$212,000	\$0
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$13.70
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	\$35.30
Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	\$57
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$78.60
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$85.80

We are a Non-Government Entity. We do not offer every plan available in your area. Currently we represent 8 organizations which offer 60 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options.