



# What's New for Medicare in 2024?


## Part A: Hospital insurance

<b>Part A premium</b>	Free if you've worked 10 years or more \$278 per month if you've worked 7.5 to 10 years \$505 per month if you've worked fewer than 7.5 years	
<b>Part A hospital deductible</b>	\$1,632 each benefit period	
<b>Part A hospital coinsurance</b>	\$0 for the first 60 days of inpatient care each benefit period \$408 per day for days 61-90 each benefit period \$816 per lifetime reserve day after day 90 in a benefit period (You have 60 lifetime reserve days that can only be used once. They're not renewable.)	
<b>Skilled nursing facility insurance</b>	\$0 for the first 20 days of inpatient care each benefit period \$204 per day for days 21-100 each benefit period	

## Part B: Medical insurance

<b>Part B premium</b> (For individuals with incomes below \$103,000 or couples with incomes below \$206,000)	\$174.70 is the standard premium	
<b>Part B deductible</b>	\$240 per year	
<b>Part B coinsurance</b>	20% for most services Part B covers	

## Part D: Prescription drug coverage

<b>National average premium for basic Part D benefit</b>	Around \$30 per month	
<b>Part D maximum deductible</b>	\$545 per year	
<b>Coverage gap begins</b>	\$5,030	
<b>Catastrophic coverage begins</b>	\$8,000	

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## When can I change my coverage in 2024?

You may realize at some point in 2024 that you aren't happy with your coverage. Many people may have to wait until the next Fall Open Enrollment Period (October 15 through December 7) to change their coverage. You may be eligible for other opportunities to change your coverage earlier in 2024, though:

- **If you have a Medicare Advantage Plan:** During the Medicare Advantage Open Enrollment Period (MA OEP), you can switch from your Medicare Advantage Plan to another Medicare Advantage Plan or to Original Medicare with or without a stand-alone prescription drug plan. The MA OEP occurs from January 1 through March 31. Changes made during this period are effective the first of the following month.
- **If you qualify for a Special Enrollment Period (SEP):** You may be able to make changes to your Medicare health/drug coverage depending on your circumstances. For example, you may have an SEP if you move outside of your plan's service area or if you made the wrong plan choice during Medicare's Open Enrollment Period because of misinformation you received. Call 1-800-MEDICARE to use an SEP. For questions about SEPs, contact your State Health Insurance Assistance Program (SHIP) by calling 877-839-2675 or visiting [www.shiphelp.org](http://www.shiphelp.org).
- **If you have Extra Help:** You have an SEP to enroll in a Part D plan or switch between plans. This SEP is available once per calendar quarter for the first three quarters of the year (January-March, April-June, and July-September). If you use the Extra Help SEP to change your coverage, the change will become effective the following month.



**If you have a Medicare Advantage Plan,**  
contact your plan directly to learn about your 2024 costs.

# What's New for Medicare in 2024?

## “New” Medicare card schemes

**Do you know what isn't new this year? Your Medicare card.**



Medicare beneficiaries are not receiving new cards this year, but scammers may try to convince you otherwise. For example, scammers may falsely tell you that Medicare is issuing new cards—perhaps a card that is plastic or metal, or a card that has a chip in it. The scammers may tell you that for them to send your new card, you need to verify your identity, which could include your Medicare number. This is an attempt to get your personal or financial information.

Here are some red flags to look for:

- Unsolicited calls from anyone claiming to be from Medicare
- Anyone needing your personal information so that they can send you an updated Medicare card
- Anyone saying your card is expiring, and they need to send you a new one or you will be charged a fine
- Anyone stating Medicare is issuing new cards and you need to verify your number

## Who to contact



- **Contact your State Health Insurance Assistance Program (SHIP)** if you have questions about 2024 coverage, enrollment periods, or cost assistance programs.
- **Contact your Senior Medicare Patrol (SMP)** if you may have experienced Medicare fraud, errors, or abuse.
- **Contact your Medicare Advantage or Part D plan** to ask about 2024 changes to your costs or coverage.
- **Call 1-800-MEDICARE (1-800-633-4227)** to request another copy of your 2024 *Medicare & You* handbook.

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Local SHIP contact information	Local SMP contact information
<b>SHIP toll-free: 888-575-6611</b>	<b>SMP toll-free: 800-233-1737</b>
<b>SHIP email: <a href="mailto:ndshic@nd.gov">ndshic@nd.gov</a></b>	<b>SMP email: <a href="mailto:ndcpd@minotstateu.edu">ndcpd@minotstateu.edu</a></b>
<b>SHIP website: <a href="http://insurance.nd.gov">insurance.nd.gov</a></b>	<b>SMP website: <a href="http://ndcpd.org/smp">ndcpd.org/smp</a></b>
<b>To find a SHIP in another state:</b> Call 877-839-2675 (and say “Medicare” when prompted) or visit <a href="http://www.shiphelp.org">www.shiphelp.org</a>	<b>To find an SMP in another state:</b> Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a>
SHIP Technical Assistance Center: 877-839-2675   <a href="http://www.shiphelp.org">www.shiphelp.org</a>   <a href="mailto:info@shiphelp.org">info@shiphelp.org</a> SMP Resource Center: 877-808-2468   <a href="http://www.smpresource.org">www.smpresource.org</a>   <a href="mailto:info@smpresource.org">info@smpresource.org</a> © 2023 Medicare Rights Center   <a href="http://www.medicareinteractive.org">www.medicareinteractive.org</a>	
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