



# What's New for Medicare in 2025?


## Part A: Hospital insurance

<b>Part A premium</b>	Free if you've worked 10 years or more \$285 per month if you've worked 7.5 to 10 years \$518 per month if you've worked fewer than 7.5 years	
<b>Part A hospital deductible</b>	\$1,676 each benefit period	
<b>Part A hospital coinsurance</b>	\$0 for the first 60 days of inpatient care each benefit period \$419 per day for days 61-90 each benefit period \$838 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 \$209.50 per day for days 21-100 each benefit period	

## Part B: Medical insurance

<b>Part B premium</b> (For individuals with incomes below \$106,000 or couples with incomes below \$212,000)	\$185 is the standard premium	
<b>Part B deductible</b>	\$257 per year	
<b>Part B coinsurance</b>	20% for most services Part B covers	

## Part D: Prescription drug coverage

<b>National average Part D premium</b>	\$36.78 per month	
<b>Part D maximum deductible</b>	\$590 per year	
<b>Catastrophic coverage</b> You will owe \$0 on covered drugs after reaching this cap.	\$2,000	

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## Changes to Part D in 2025

### The \$2,000 cap on out-of-pocket drug costs

- Starting in 2025, your annual out-of-pocket Part D costs are capped at \$2,000. After you reach this out-of-pocket limit, you owe nothing for covered drugs for the rest of the year.
- Your Part D plan should keep track of how much money you have spent out of pocket for covered drugs and your progression through coverage periods—and this information should appear in your monthly statements.
- Remember that only costs associated with covered drugs help you move through the coverage phases. If you spend money on non-covered drugs, those costs will not help you reach the annual cap.

### The Medicare Prescription Payment Plan (MPPP)

- Beginning in 2025, you have the option to sign up for a payment plan for Part D out-of-pocket costs.
- The MPPP allows you to spread your drug costs throughout the year, with the goal of helping you manage your monthly expenses.
- For example, if you anticipate reaching the annual Part D cap quickly due to expensive medications, you can spread those costs throughout the year—rather than paying a lot in the first months of the year and nothing in later months of the year.
- When you sign up for the MPPP, your plan will communicate your choice to your pharmacy. You should pay \$0 at the pharmacy for your covered Part D drugs. Your plan will pay the cost-sharing at the time of your purchase and send monthly bills to you for the cost-sharing amounts. You pay no fees or interest, even if your payment is late.

**If you have a Medicare Advantage Plan,**  
contact your plan directly to learn about your 2025 costs.

## What's New for Medicare in 2025?

### “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 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 2025 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 2025 changes to your costs or coverage.
- **Call 1-800-MEDICARE (1-800-633-4227)** to request another copy of your 2025 *Medicare & You* handbook.

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Local SHIP contact information	Local SMP contact information
SHIP telephone: 334-793-6843	SMP telephone: 334-793-6843
SHIP email: joy.riddle@sarcoa.org	SMP email: joy.riddle@sarcoa.org
SHIP website: www.sarcoa.org	SMP website: www.sarcoa.org
<p><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></p>	<p><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></p>
<p>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>  © 2024 Medicare Rights Center   <a href="http://www.medicareinteractive.org">www.medicareinteractive.org</a></p> <p><i>The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center. This document is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$2,534,081 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.</i></p>	