

ORIGINAL MEDICARE



PART A

Hospital Insurance ⁴

Inpatient hospital services, skilled nursing, and hospice

Costs ⁵

- No premium for most
- \$1,632 deductible
- Coinsurance for stays over 60 days



PART B

Medical Insurance ⁶

Medically necessary and preventive services and supplies not covered under Part A

Costs ⁷

- \$174.70 monthly premium (more for high incomes)
- \$240 deductible, then 20% coinsurance



PART C

Medicare Advantage

- Replaces Original Medicare (covers same benefits)
- Offered by private insurers
- Plans often include supplemental benefits

Costs

- Monthly premiums range from \$0 to \$100+
- Part B premium
- Cost sharing (variable plan design), with max spend



MEDIGAP

Supplemental Plan

- "Wraparound" insurance that covers a portion of cost sharing under Original Medicare
- Standardized plans identified in most states by letters ⁸
- Purchased separately from Original Medicare
- Offered by private insurers

Costs (Plan G)

- Nationwide average monthly premium of \$172
- No cost sharing other than Part B deductible

For other lettered Medigap plans (A-N), premiums are generally lower and cost sharing is generally higher than Plan G.



PART D

Prescription Drugs

- Add-on to Original Medicare or Integrated with Part C
- Offered by private insurers

Costs

- Monthly premiums range from \$0 to \$200 (more for high incomes)
- Deductible of \$0-\$545
- Cost sharing (variable plan design), with max spend

Milliman Health Cost Guidelines

Jin-Ying Zhang



Milliman Health Cost Guidelines:

Embracing the Melody of Term: An Emotional Symphony within **Milliman Health Cost Guidelines**

In a global used by screens and the ceaseless chatter of quick transmission, the melodic beauty and emotional symphony developed by the published word often disappear into the backdrop, eclipsed by the persistent sound and disruptions that permeate our lives. But, nestled within the pages of **Milliman Health Cost Guidelines** a stunning fictional value filled with raw thoughts, lies an immersive symphony waiting to be embraced. Constructed by a masterful composer of language, that charming masterpiece conducts viewers on a mental journey, skillfully unraveling the hidden songs and profound influence resonating within each carefully crafted phrase. Within the depths of this touching review, we will examine the book is central harmonies, analyze its enthralling publishing model, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

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