

**Iowa Senior Medicare Patrol  
Aging Resources of Central Iowa  
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## **2012 JANUARY SENIOR MEDICARE PATROL NEWSLETTER**

### **What's New for Medicare 2012**

- 1) Most people have made the decision concerning their Medicare Plans for 2012. However, you can disenroll from Medicare Advantage plans between January 1, 2012 and February 14, 2012 and switch to Original Medicare. Any changes go into effect on the first day of the following month. So if you disenroll January 15, 2012 the change is effective February 1, 2012.
- 2) The good news is the donut hole is shrinking. A change in Part D for 2012 will save you some money. In 2012 most people will hit a coverage gap for prescription drugs (called the donut hole) after \$2,930 in drug costs. After that you will need to pay a percentage of all drug costs until you have spent \$4,700. Catastrophic coverage begins at \$6,657, at which point the individual will have reached the out-of-pocket maximum. From there, Medicare will generally cover 95% of prescription drug expenses.
- 3) In 2011 the Medicare Part B premium was \$115.40. Some beneficiaries were exempt from this and paid \$96.40. The 2012 Part B premium will be \$99.90. So, some people will see an increase in premium and others a decrease. Monthly social security payments to enrollees will increase by 3.6%. (Beneficiaries with incomes higher than \$85,000 pay a higher premium).
- 4) In 2012 there will be limits on physical therapy, occupational therapy and speech therapy. There may be exceptions to these limits.

The 2012 Medicare & You Handbook or [www.medicare.gov](http://www.medicare.gov) has more information concerning your healthcare coverage for this year.

Senior Medicare Patrol continues to ask for your help in reducing the millions of dollars that are stolen from Medicare each year. You can help by reading your Medicare Summary Notice and watching for any inaccuracies. If you find a problem and are not able to resolve it to your satisfaction call SMP at 1-800-423-2449.

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