



COV NQI MEDICARE 2021

Medicare Part A (Ntawv Pov Hwm Tsev Kho Mob) Cov Nuj Nqis

Tus nqi them txhua hli:

- Tsis tsub nqi rau feem coob cov neeg ua haujlwm tsawg kawg yog 40 lub caij ib feem plaub (qee zaus yog hu ua "Part A yam tsis them tus nqi txhua hli")
- \$471 tauj ib lub hlis rau cov neeg uas twb them se Medicare tag lawm rau cov neeg ua haujlwm 40 lub caij ib feeb plaub
- \$259 tauj ib lub hlis rau cov neeg uas twb them se Medicare tag lawm rau cov neeg ua haujlwm 30-39 lub caij ib feem plaub

Part A tu nqi nplua teev npe lig: Yog tias koj tsis yuav thaum uas koj xub tau txais kev tsim nyog, koj tus nqi them txhua hli yuav nce mus txog 10% los muaj. Koj yuav tau them tus nqi them txhua hli siab dua rau ob npaug cov xyos uas koj tau ua haujlwm thaum koj muaj Part A, tiamsis koj tsis mus teev npe.

Cov nuj nqis Part A yog tias koj muaj Original Medicare

(LUS CEEB TOOM: Tas Nrho Cov Kev Npaj (Medicare Advantage (MA) Plans) yuav tsum pab them cov kev pab cuam ntawm no. Yog tias koj nyob rau hauv ib daim MA Plan, cov nuj nqis yuav nyias txawv nyias raws li qhov kev npaj thiab tej zaum yuav siab dua los yog qis dua li ntawm cov nyob rau hauv Original Medicare. Muab cov "Pov Thawj Pab Them Nqi" ntawm koj daim kev npaj los saib xyuas dua.)

Raug nqi	Koj Them
Part A Mus Pw Tsev Kho Mob	<ul style="list-style-type: none"> ▪ \$1,484 nyiaj them ua ntej rau ib lub caij tau txais txiaj ntsim pab. ▪ Hnub 1–60: \$0 nyiaj sib koom them rau ib lub caij tau txais txiaj ntsim pab. ▪ Hnub 61–90: \$371 nyiaj sib koom them rau ib lub caij tau txais txiaj ntsim pab. ▪ Hnub 91 thiab dhau ntawd mus: \$742 nyiaj sib koom them rau "ib hnub teev tseg hauv lub neej" tom qab 90 hnub rau ib lub caij tau txais txiaj ntsim pab (txog rau 60 hnub tshaj ntawm koj lub neej). ▪ Dhau lub caij ntawm cov hnub teev tseg hauv lub neej: tas nrho cov nuj nqis. <p>LUS CEEB TOOM: Koj them rau cov neeg saib mob, lub TV, los yog lub xov toom hauv koj lub chav nyob raws li nqi ntiav. Koj them rau lub chav nyob raws li nqi ntiav tsis li ces saib puas yuav tsum yog muaj kev mob thiab li tsis them.</p>
Kev Mob Hlwb Mus Nyob	<ul style="list-style-type: none"> ▪ \$1,484 tus nqi them ua ntej rau ib lub caij tau txais txiaj ntsim pab. ▪ Hnub 1–60: \$0 nyiaj sib koom them rau ib lub caij tau txais txiaj ntsim pab. ▪ Hnub 61–90: \$371 nyiaj sib koom them rau ib lub caij tau txais txiaj ntsim pab. ▪ Hnub 91 thiab dhau ntawd mus: \$742 nyiaj sib koom them rau "ib hnub teev tseg hauv lub neej" tom qab 90 hnub rau ib lub caij tau txais txiaj ntsim pab (txog rau 60 hnub tshaj ntawm koj lub neej). ▪ Dhau lub caij ntawm cov hnub teev tseg hauv lub neej: tas nrho cov nuj nqis. ▪ 20% ntawm cov nyiaj Medicare tau tso cai pom zoo los pab kev kho siab ntsws uas koj tau los ntawm cov kws kho mob thiab lwm cov chaw kho mob thaum uas koj pw tom tsev kho mob. <p>LUS CEEB TOOM: Tsis muaj qhov kev txwv tsis pub tshaj hais tias yuav siv pes tsawg lub caij tau txais txiaj ntsim pab li thaum uas koj tau txais kev pab kev mob siab ntsws hauv ib lub tsev kho mob twg. Thiab koj muaj ntau lub caij tau txais txiaj ntsim pab thaum uas koj mus saib mob hauv ib lub chaw pab kho siab ntsws. Nco ntsoov, nws muaj qhov txwv tsis pub kev siv tshaj 190 hnub.</p>

Raug nqi	Koj Them
Kev Neeg Saib Mob Hauv Ib Lub Chaw Saib Mob	<ul style="list-style-type: none"> ▪ Hnub 1–20: \$0 rau txhua lub caij tau txais txiaj ntsim pab. ▪ Hnub 21–100: \$185.50 nyiaj sib koom them rau ib lub caij tau txais txiaj ntsim pab. ▪ Hnub 101 thiab dhau ntawd mus: tas nrho cov nuj nqi.
Kev Tu Neeg Tom Tsev	<ul style="list-style-type: none"> ▪ \$0 nyiaj rau cov kev pab tu neeg tom tsev. ▪ 20% ntawm cov nyiaj Medicare tau tso cai pom zoo los rau Cov khoom kho mob (Durable medical equipment (DME)).
Kev Tu Mob Yav Kawg	<ul style="list-style-type: none"> ▪ \$0 nyiaj rau kev tu mob yav kawg. ▪ Tej zaum koj yuav tau them ib qho nqi sib koom tes them uas yog tsis pub tshaj li ntawm \$5 rau txhua qhov kev yuav tshuaj siv thiab lwm cov khoom siv rau kev pab daws mob thiab kev tswj tej tsos mob thaum uas koj nyob tom tsev. Muaj qee zaus uas koj tsis tau kev pab them tshuaj los ntawm koj qhov txiaj ntsim kev pab them lub chaw tu mob yav kawg, koj lub chaw tu mob yav kawg yuav tsum tiv tauj koj daim ntawv pab them nqi tshuaj Medicare mus saib seb nws puas pab them tus nqi tshuaj nyob rau hauv Medicare txoj kev pab them tshuaj (Part D). ▪ Tej zaum koj yuav tau them 5% ntawm tus nqi uas Medicare tau tso cai pom zoo rau cov neeg mob uas kho ib ntus. ▪ Medicare yuav tsis pab them rau lub chaw thiab kev nyob thaum uas koj tau mus nyob rau hauv lub chaw pab tu mob yav kawg nyob rau hauv koj lub tsev los yog lwm lub chaw uas koj nyob (xws li lub tsev laus).

Medicare Part B (Ntawv Kho Mob) Cov Nuj Nqis

Tus nqi them txhua hli: Tus nqi them txhua hli sawvdaws siv rau 2021 yog \$148.50. Feem coob cov neeg them tus nqi them txhua hli sawvdaws siv Part B. Yog tias koj cov nyiaj khwv tau los uas yog muab ua se xa mus rau Internal Revenue Service (IRS) 2 xyos dhau los yog tshaj ib qho li cas, koj yuav tau them tus nqi them txhua hli uas sawvdaws siv thiab qhov nyiaj hli khwv tau los tom qab muab rho tawm tej yam (Income Related Monthly Adjustment Amount (IRMAA). IRMAA yog ib qho nyiaj tsub ntiv rau koj tus nqi them txhua hli.

Kev nplua teev npe lig: Muaj ntau zaus, yog tias koj tsis teev npe rau hauv Part B thaum uas koj xub tsim nyog muaj npe, koj yuav tau them ib tug nqi nplua teev npe lig. Koj yuav tau them tus nqi nplua no rau lub sijhawm uas koj muaj Part B. Koj tus nqi them txhua hli rau Part B yuav nce mus txog 10% ntawm tus nqi sawvdaws siv them txhua hli rau ib lub caij tau txais kev pab twg ntawm 12 lub hlis uas koj twb yeej muaj Part B lawm, tiam sis koj tsis teev npe rau xwb. Thiab, tej zaum koj yuav tau tos txog Lub Caij Sawvdaws Teev Npe (General Enrollment Period) (thaum Lub Ib Hlis Ntuj Tim 1 mus txog rau Lub Peb Hlis Ntuj Tim 31) thiaj li los mus teev tau npe rau hauv Part B. Kev pab them nqi pib rau Lub Xya Hli Ntuj Tim 1 ntawm lub xyoo ntawd.

Cov nuj nqis Part B yog tias koj muaj Original Medicare

(LUS CEEB TOOM: Tas Nrho Cov Kev Npaj Medicare Advantage (MA) Plans yuav tsum pab them cov kev pab cuam ntawm no. Yog tias koj nyob rau hauv ib daim MA Plan, cov nuj nqis yuav nyias txawv nyias raws li qhov kev npaj thiab tej zaum yuav siab dua los yog qis dua li ntawm cov nyob rau hauv Original Medicare. Muab cov “Pov Thawj Pab Them Nqi” ntawm koj daim kev npaj los saib xyuas dua.)

Raug nqi	Koj Them
Part B Tus Nqi Them Ua Ntej Txhua Xyoo	<ul style="list-style-type: none"> \$203 tauj ib lub xyoo. Tom qab koj them tus nqi them ua ntej txwm rau lub xyoo ntawd lawm, feem ntau koj yuav them li 20% ntawm tus nqi uas Medicare tau tso cai pom zoo rau cov ntawm no: <ul style="list-style-type: none"> Feem ntau cov kev pab cuam mus ntsib kws kho mob (xam nrog rau feem ntau ntawm kws kho mob cov kev pab cuam thaum uas koj mus pw tsev kho mob) Kev pab lub cev thaum tawm tsev kho mob Cov khoom kho mob (DME) Cov kev pab kuaj kab mob Koj them \$0 rau cov kev pab uas Medicare tau tso cai pom zoo.
Cov Kev Tu Neeg Tom Tsev	<ul style="list-style-type: none"> \$0 nyiaj rau cov kev pab tu neeg tom tsev. 20% ntawm cov nqi rau DME uas Medicare tau tso cai pom zoo.
Kev kho mob thiab Lwm Cov Kev Pab	<ul style="list-style-type: none"> Koj them 20% ntawm tus nqi uas Medicare tau kev tso cai pom zoo rau feem ntau cov kws kho mob cov kev pab cuam (xam nrog rau feem ntau cov kws kho mob cov kev pab thaum uas koj pw tsev kho mob), cov kev pab tu thaum tawm tsev ke kho mob, thiab cov DME.
Cov Kev Pab Kho Siab Ntsws Thaum Tawm Tsev Kho Mob	<ul style="list-style-type: none"> Koj tsis them dabtsi li rau koj cov kev mus kuaj kev nyiaj siab ntshov plawv yog tias koj tus kws kho mob los yog tus kws kho mob txais kev saib koj. 20% ntawm tus nqi Medicare tau tso cai pom zoo rau thaum koj mus ntsib koj tug kws kho mob los yog lwm tus kho mob mus kuaj thiab kho koj tus mob. Cov nqi them ua ntej yuav xam nrog rau Part B thiab. Yog tias koj tau txais koj cov kev pab cuam nyob rau hauv ib lub tsev kho mob los yog ib lub hauv paus kho mob thaum koj tawm tsev kho mob, tej zaum koj yuav tau them ib tug nqi sib koom them ntiv los yog sib koom them tus nqi ntawv kho mob rau lub tsev kho mob.

Raug nqi	Koj Them
Ib Feem Ntawm Cov Kev Pab Cuam Kho Kev Mob Hlwb Hauv Tsev Kho Mob	<ul style="list-style-type: none"> Koj them ib feem ntawm tus nqi uas Medicare tau tso cai pom zoo rau txhua yam kev pab koj tau txais los ntawm ib tug kws kho mob los yog tej yam kev kho mob hlwb los ntawm cov neeg txawj saib yam mob ntawd yog tias koj cov neeg saib thiab kho mob ntawd txais koj mus ntsib lawv. Thiab koj koom siab them ntawv kho mob rau txhua hnuv uas koj tau txais ib feem cov kev kho mob hauv lub tsev kho mob los yog ib lub chaw hauv zej zos kho mob hlwb, thiab tus nqi them ua ntej yuav muab siv nrog rau Part B.
Cov Kev Kho Mob Thaum Tawm Tsev Kho Mob	<ul style="list-style-type: none"> Feem ntau koj them 20% ntawm tus nqi uas Medicare tau tso cai pom zoo rau tug kws kho mob los yog lwm cov neeg kho mob cov kev pab cuam. Rau cov kev pab cuam uas ib lub chaw kho mob muab tau rau koj, tej zaum them ntau dua rau cov kev pab cuam thaum tawm tsev kho mob li thaum uas koj nyob hauv lub tsev kho mob yog tias koj them rau tib yam kev pab tu nyob rau hauv ib tug kws kho mob lub chaw ua kam. Tiamsis, tus nqi sib koom them rau lub tsev kho mob rau qhov kev pab tsis pub tshaj txog rau tus nqi sib them ua ntej rau kev pab thaum tawm tsev kho mob. Ntxiv nrog rau tus nqi uas koj them rau tus kws kho mob, feem ntau koj yuav them lub tsev kho mob ib tug nqi sib koom them rau txhua yam kev pab nyob rau hauv lub tsev kho mob, tsuas yog tshuav tej yam kev pab txwv mob uas tsis muaj qhov sib koom them nqi nkaus xwb. Ntau zaus, tus nqi sib koom them tsis pub kom tshaj li ntawm tus nqi them ua ntej rau Part A txoj kev pw tsev kho mob. Tus nqi them ua ntej Part B yog siv tau rau, tsuas yog tshuav tej yam kev txwv mob. Yog tias koj tau cov kev pab cuam kho mob thaum tawm tsev kho mob nyob rau lub tsev kho mob hnyav, koj tus nqi sib koom them yuav siab dua thiab tej zaum yuav tshaj tus nqi them ua ntej ntawm Part A txoj kev pw tsev kho mob.

Yog tias koj cov nyiaj khwv tau los txhua xyoo nyob rau 2019 (rau qhov uas koj them thaum 2021) yog			
Ua Se Koj Ib Leeg	Ua Se Niam Txiv Sib Koom	Ua Se Sib Yuav & Ua Se Nyias Nyob Nyias	Txhua Lub Hlis Koj Them (xyoo 2021)
\$88,000 los yog tsawg dua	\$176,000 los yog tsawg dua	\$88,000 los yog tsawg dua	\$148.50
Siab dua \$88,000 txog rau \$111,000	Siab dua \$176,000 txog rau \$222,000	Tsis ntsig txog	\$207.90
Siab dua \$111,000 txog rau \$138,000	Siab dua \$222,000 txog rau \$276,000	Tsis ntsig txog	\$297.00
Siab dua \$138,000 txog rau \$165,000	Siab dua \$276,000 txog rau \$330,000	Tsis ntsig txog	\$386.10
Siab dua \$165,000 thiab tsawg dua \$500,000	Siab dua \$330,000 thiab tsawg dua \$750,000	Siab dua \$88,000 thiab tsawg dua \$412,000	\$475.20
\$500,000 los yog siab dua	\$750,000 thiab siab dua	\$412,000 thiab siab dua	\$504.90

Part D (Medicare Ntawv Pab Them Tshuaj)

Part D tus nqi them txhua hli rau txiaj ntsim pab- \$33.06 (yog siv los txiaj txim tus nqi nplua teev npe lig).

Cov nqi them ua ntej, cov nqi sib koom the, cov ntawv sib koom them - Tus nqi koj them rau cov nqi them ua ntej Part D, cov nqi sib koom them, thiab/los yog cov ntawv sib koom them nyias yuav sib txawv nyias nyob ntawm daim kev npaj dabtsi. Mus saib cov tej yam ntxawg hais txog Medicare cov nuj nqis, ces hu rau cov chaw pab cuam uas koj txaus siab rau thiab mus muab cov lus ntxawg ntxiv.

Tus nqi nplua teev npe lig Part D - Tej zaum koj tshuav tus nqi nplua teev npe lig yog hais tias, nyob rau tej lub caij li ntawm 63 hnub los yog ntau dua ntawd koj Thawj Lub Caij Teev Npe dhau lawm, koj yuav tsis tau ib yam ntawm cov no:

- Medicare Daim Ntawv Pab Them Tshuaj (Part D)
- Daim Medicare Advantage (MA) (Part C) los yog lwm dam ntawv Medicare uas pab them Medicare daim ntawv them tshuaj.
- Ntawv pab ceev nqi them tshuaj

Muab xam los, koj yuav tau them tus nqi nplua no yog tias koj tseem muaj daim ntawv Medicare pab them tshuaj. Tus nqi nplua teev npe lig yog nyob ntawm saib koj tsis tau txais Part B ntev li cas los lwm los yog nyob ntawm daim ntawv ceev nqi them tshuaj.

Medicare laij tus nqi nplua los ntawm txoj kev muab 1% xam pes tsawg zaum ntawm "thoob tebchaws lub hauv paus them nqi txhua hli txais txiaj ntsim kev pab" (\$33.06 hauv xyoo 2021) rau tas nrho cov hli uas tsis muaj kev pab them nqi nyob rau hauv daim ntawv ceev nqi pab them tshuaj hauv Part D uas koj tsis tau txais. Tus nqi them txhua hli yog muab xam kom ze tshaj rau ntawm \$0.10 thiab muab ntxiv rau koj tus nqi them txhua hli Part D. Thoob tebchaws lub hauv paus them nqi txhua hli txais txiaj ntsim kev pab yuav hloov txhua xyoo los muaj, ces koj tus nqi nplua tej zaum yuav hloov txhua xyoo thiab los muaj.

Daim ntawv teev hauv qab no qhia txog koj cov nqi them txhua hli rau kev pab them tshuaj uas yog tau muab kwv yees tseg raws li koj cov nyiaj khwv tau los ntawm koj daim ntawv ua se mus rau IRS. Yog tias koj cov nyiaj khwv tau los siab dua li tej qho uas txwv tsis pub tshaj, koj yuav them ib tug nqi them raws nyiaj khwv tau txhua lub hlis ntxiv rau koj tus nqi them txhua hli ntawm daim ntawv pab them kev kho mob.

Yog tias koj cov se txog twg lawm thiab koj cov nyiaj xyoo thaum xyoo 2019 yog			
Ua Se Koj Ib Leeg	Ua Se Niam Txiv Sib Koom	Ua Se Sib Yuav & Ua Se Nyias Nyob Nyias	Txhua Lub Hlis Koj Them (xyoo 2021)
\$88,000 los yog tsawg dua	\$176,000 los yog tsawg dua	\$88,000 los yog tsawg dua	Koj Daim Ntawv Tus Nqi Them Txhua Hli
Siab dua \$88,000 txog rau \$111,000	Siab dua \$176,000 txog rau \$222,000	Tsis ntsig txog	\$12.30 + Koj Daim Ntawv Kho Mob Tus Nqi Them Txhua Hli
Siab dua \$111,000 txog rau \$138,000	Siab dua \$222,000 txog rau \$276,000	Tsis ntsig txog	\$31.80 + Koj Daim Ntawv Kho Mob Tus Nqi Them Txhua Hli
Siab dua \$138,000 txog rau \$165,000	Siab dua \$276,000 txog rau \$330,000	Tsis ntsig txog	\$51.20 + Koj Daim Ntawv Kho Mob Tus Nqi Them Txhua Hli
Siab dua \$165,000 thiab tsawg dua \$500,000	Siab dua \$330,000 thiab tsawg dua \$750,000	Siab dua \$88,000 thiab tsawg dua \$412,000	\$70.70 + Koj Daim Ntawv Kho Mob Tus Nqi Them Txhua Hli
\$500,000 los yog siab dua	\$750,000 thiab siab dua	\$412,000 thiab siab dua	\$77.10 + Koj Daim Ntawv Kho Mob Tus Nqi Them Txhua Hli