



Cov Nyiaj Ntawm Medicare Xyoo 2025

Medicare Tsoom Fwv Kev Pab Cuam Nyiaj Kho Mob: Nplooj Ib Part A (Tsev Kho Mob Nyiaj Fab Seej) Nqi

Nyiaj Hli:

- **\$0 rau qees tus neeg** (vim lawv los yog ib tug txij nkawm them Medicare tsoom fwv kev pab cuam nyiaj kho mob nqi se ntev txaus thaum ua hauj lwm - feem ntau tsawg kawg yog 10 xyoo). Yog hais tias koj tau Medicare los yog tsoom fwv kev pab cuam nyiaj kho mob ua ntej koj muaj hnuv yug 65, koj yuav tsis them ib feem ntawm ib premium. Qhov no tej zaum hu ua "premium-free Part A."
- **Yog hais tias koj tsis muaj feem rau npe rau premium-free Part A**, tej zaum koj yuav tau siv nyiaj yuav qhov no. Txhua lub hlis, koj yuav them nqi kho mob ntawm ob qho hauv qab no thiab yuav qhov twg los tau:
 - **\$285** yog koj them Medicare nqi se rau nqi kho mob... for 30–39 sij hawm ua hauj lwm
 - **\$518** yog koj them Medicare nqi kho mob nqi se tsawg tshaj 30 hnuv ua hauj lwm....tsawg tshaj 30 hnuv ua hauj lwm

Part A Raug Nplua Yog Them Tsis Raws Sij Hawm: Yog hais tias koj tsis yuav thaum koj nyob tseem muaj feem los mus yuav Medicare (feem ntau thaum koj muaj hnuv yug 65), koj li nyiaj hli them nqi kho mob yuav mus txog 10%. Koj yuav tau them ob npaug ntau tshaj txhua lub xyoo ua koj tsis kos npe.

Part A nuj nqi yog koj muaj nyiaj fab seej them nqi kho mob

Cov Nqi	Koj Yuav Tau Them
Part A Deductible	\$1,676 Rau txhua tus neeg mob ua tau txais kev pab los ntawm lub tsev kho mob, ua ntej Original Medicare los sis tsoom fwv qhov kev pab cuam nyiaj kho mob pib them. Yog tsis muaj kev txwv rau cov sij hawm uas koj yuav muaj nyob rau hauv ib lub xyoo. Qhov no txhais tau tias tej zaum koj yuav tau them qhov yus them yus ntau tshaj ib zaug hauv ib lub xyoo.
Lub Caij Thaum Koj Nyob Hauv Tsev Kho Mob thiab Tau Txais Kev Pab Los Ntawm Cov Kws Muab Tshuaj	<ul style="list-style-type: none"> ▪ Hnuv 1–60: \$0 tom qab koj them Part A nqi yus tau them. ▪ Hnuv 61–90: \$419 txhua hnuv. ▪ Tom Qab 90 Hnuv: \$838 txhua hnuv thaum yus siv cov 60 hnuv tseg cia rau yus. ▪ Tom Qab 150 Hnuv: Koj yuav tau them txhua yam.

Cov Nqi	Koj Yuav Tau Them
	Nco ntsoov: Koj yuav tau them nqi kho mob ua tau pab koj ib tauj ib, lub TV los yog xov tooj nyob rau hauv koj chav nyob (yog hais tias muaj ib tug cais rau cov khoom no), tej yam khoom siv (tus chais hwj txwv los yog thom khwm), los yog ib chav rau koj nyob ib leeg.
Tsev Kho Mob Kho Paj Hlwb	<p>Yog hais tias koj yog ib tug neeg txais kev pab los ntawm lub tsev kho mob cov neeg ua hauj lwm nyob rau lub tsev kho mob los sis lub tsev kho mob kho hlwb, koj kuj yuav tau them 20% ntawm Tsoom Fwv Kev Pab Cuam Nyiaj Kho Mob Medicare-pom zoo rau kev pab kho mob paj hlwb uas koj tau txais los ntawm cov kws muab kev pab thaum koj nyob hauv lub tsev kho mob.</p> <p>Nco ntsoov: Yog hais tias koj tau txais kev pab los ntawm lub tsev kho mob kho paj hlwb, nco ntsoov hais tias qhov Part A tsuas them koj li nuj nqi txog ntua 190 hnub ua koj tau txais kev pab hauv tsev kho mob xwb.</p>
Tsev Kho Mob	<ul style="list-style-type: none"> ▪ Hnub 1–20: \$0. ▪ Hnub 21–100: \$209.50 txhua hnub. ▪ 101 hnub rov sauv : Koj yuav tau them txhua yam.
Thaj Maum Tuaj Pab Yus Hauv Yus Tsev	<ul style="list-style-type: none"> ▪ \$0 them rau kev kho mob hauv yus tsev. ▪ 20% rau tsoom fwv kev pab cuam nyiaj kho mob los sis Medicare-pom zoo rau cov khoom siv kho mob (DME), xws zaum laub, tus pas taug kev, tsev kho mob txaj pws, thiab lwm yam khoom siv.
Kev Saib Xyuas Yog Koj Muaj Mob Loj	<ul style="list-style-type: none"> ▪ \$0 rau cov kev pab them nqi kho mob. ▪ Them \$5 rau qhov nqi them tam siv thaum yus mus ntsib thaj maum yuav tshuaj thiab lwm yam tshuaj pab rau mob ib ce thiab mob hauv yus lub nrog cev thaum koj nyob hauv tsev. ▪ 5% them rau qhov yus mus ntsib thaj maum ua tsis yog tus ua koj ntsib tas li. ▪ Medicare los sis nyiaj tsoom fwv pab cuam kho mob tsis npog chav tsev thaum koj tau kev pab los ntawm tus kws thaj maum tuaj pab yus hauv tsev los yog lwm qhov chaw uas koj nyob (xws li ib lub tsev laus).

Nco ntsoov: Original Medicare los yog tsoom fwv pab cuam nyiaj kho mob mam li xa koj li nqi them mus rau cov neeg ua saib xyuas koj, txawm koj nyob rau qhov Medicare Advantage Plan los koj yuav tau them. Thaum koj muaj mob loj uas yuav raug mus nyob hauv tsev kho mob, koj qhov Medicare Advantage Plan mam li them qees yam uas tsis yog ib feem ntawm koj cov mob. Yog xav paub txog lwm yam ntiv txog kev saib xyuas ntawm tus kws thaj maum, mus rau [Medicare.gov/care-compare](https://www.medicare.gov/care-compare).

Medicare Tsoom Fwv Pab Cuam Nyiaj Kho Mob Part B (Tsev Kho Mob Nyiaj Fab Seej) Nqi

Nyiaj Hli: Tus nqi rau qhov nyiaj hli nyob rau 2025 yog **\$185** (los yog siab zog raws li cov nyiaj koj tau los ntawm hauj lwm). Koj yuav tau them cov nyiaj hli txhuas lub hli, txawm hais tias koj tsis tau qhov Part B ua them cov kev pab uas koj tau. Qees tus neeg xub yuav qhov Part B nyiaj hli. Yog hais tias koj hloov tag nrho cov nyiaj tau los uas qhia tag nrho hauv Internal Revenue Service (IRS) cov nyiaj koj ua se tau 2 xyoo dhau los saum toj no, koj yuav tau them tus nqi nyiaj txhua hli (IRMAA) raws li muaj nyob rau ntawm nplooj 4.

Raug Nplua Yog Tsis Rau Npe Raws Sij Hawm: Feem ntau, yog hais tias koj tsis kos npe rau part B thaum koj muaj cais rau npe, koj yuav raug nplua them nyiaj yog txais kev pab los ntawm Part B. Koj yuav tau them 10% txhua xyoo uas koj tsis tau muaj qhov part B. Raws li koj qhov nyiaj tau los ntam hauj lwm, koj yuav tau yuav qhov nyiaj li ua them siab zog. Koj yuav tau tos thaum txog qhov General Enrollment Period uas yog tsoom fwv pab cuam nyiaj kho mob (Muaj rau lub 1 hli txog ntua 3 hli tim 31) mus rau npe rau qhov B. Cov kev pab them nqi pib lub hlis tom qab koj kos npe.

Part B nuj nqi yog koj tau txais Original Medicare Tsoom Fwv Pab Cuam Nyiaj Kho Mob

Cov Nqi	Nqi koj yuav tau them
Part B Nyiaj them xyoo dhau xyoo	\$257 ua ntej Original Medicare pib them. Koj yuav tau them tus nqi no txhua hli.
Cov nuj nqi rau kev pab uas koj tau (coinsurance)	<p>Feem ntau, 20% ntawm tus nqi rau txhua qhov medicare-them los yog khoom tom qab koj twb tau ntsib koj qhov yus tau them (thiab tsuav yog koj tus kws kho mob los yog tsev kho mob/kws kho mob lees txais medicare-pom zoo kom tas them tas nrho— hu ua "accepting assignment").</p> <p>Yog koj tus kws kho mob los yog neeg saib xyuas lees txais koj li nyiaj fab seej:</p> <ul style="list-style-type: none"> ▪ Koj yuav raug them tsawg zog. ▪ Medicare mam li them qhov uas ntau thiab pab them ib feem ntawm qhov nqi uas koj yuav tau them ua ntej lawv suav nqi rau koj them. ▪ Lawv yuav tsum xa koj cov ntaub ntawv ncag qha mus rau Medicare thiab yuav tsis suav nqi rau koj them yog koj xa koj cov ntaub ntawv.
Kev kuaj mob hauv tsev kho mob	\$0 tsis tau them nyiaj rau qhov kev kuaj mob hauv tsev kho mob.
Kev saib xyuas hauv tsev	<ul style="list-style-type: none"> ▪ \$0 tsis raug them rau fab kev saib xyuas hauv tsev ▪ 20% rau tsoom fwv kev pab cuam nyiaj kho mob los sis Medicare-pom zoo rau cov khoom siv kho mob (DME), xws zaum laub, tus pas taug kev, tsev kho mob txaj pws, thiab lwm yam khoom siv.
Lub caij ua koj nyob hauv tsev kho mob thiab tus kws kho mob tau pab koj	20% rau qhov ua koj nyob hauv tsev kho mob thiab kws kho mob tau pab koj los yog soj ntsuam xyuas koj tus mob.
Mus ntsib kws kho mob hauv tsev soj ntsuam mob	<ul style="list-style-type: none"> ▪ \$0 mus ntsib kws kho mob hauv tsev soj ntsuam mob txhua xyoo. ▪ 20% ntawm koj qhov nuj nqi yuav raug them los ntawm Medicare raws li qhov ua koj mus ntsib tus thaj maum los yog lwm qhov chaws kho mob ua tau pab koj. ▪ Yog hais tias koj tau txais kev pab los ntawm cov thaj maum hauv lub tsev kho mob los sis soj ntsuaj koj tus mob, koj yuav tau them nyiaj ntiv rau lub tsev kho mob ntawv.
Ib feem ntawm tsev kho mob kho paj hlwb	<p>Tom qab koj ntsib qhov B uas yus them yus tus kheej:</p> <ul style="list-style-type: none"> ▪ 20% ntawm Medicare-pom zoo rau txhua qhov kev pab uas koj tau txais los ntawm ib tug kws kho mob los yog lwm yam kev pab kho mob hauv lub hlwb. ▪ Cov nyiaj fab seej ua koj yuav tau them thiab qhov ua yuav pab koj them cov nuj nqi no yauav yog them rau txhua hnuv ntawm ib nrab ntawm cov kev pab kho mob uas koj tau txais nyob rau hauv lub tsev kho mob ua pab koj soj ntsuam koj tus mob los yog lub tsev kho mob kho paj hlwb.
Tsev kho mob pab soj ntsuam koj tus mob	<ul style="list-style-type: none"> ▪ Feem ntau 20% ntawm Medicare-pom zoo rau tus kws kho mob thiab lwm cov chaw muab kev pab kho mob. ▪ Koj yuav tau them cov nuj nqi rau lub tsev kho mob rau txhua qhov kev pab uas koj tau txais nyob rau hauv lub tsev kho mob ua soj ntsuam koj tus mob (tsuas yog rau tej yam kev pab xwb). Feem ntau, koj cov nuj nqi kho mob yuav tsis tau ntau tshaj qhov ib feem ntawm lub tsev kho mob nyob qhov yus them yus.

Nco ntsoov: Txhua txhua qhov nyiaj fab seej Medicare Advantage Plans yuav tsum them tau cov nuj nqi no. Yog hais tias koj muaj nyiaj fab seej Medicare Advantage Plan, cov nqi sib txawv ntawm qhov nyiaj fab seej thiab tej zaum yuav yog ntau dua los yog tsawg dua cov nyob rau hauv Original Medicare. Ntsuam xyuas "Pov thawj ntawm cov kev pab uas tau los" los ntawm koj qhov nyiaj fab seej kho mob.

Daim duab hauv qab no yuav qhia seb cov nyiaj ua se koj tau rov qab los muaj pes tsawg thiab koj yuav them pes tsawg hu ua Part B Income Related Monthly Adjustment Amounts (IRMAA). IRMAA yuav ntiv ib qho nuj nqi ntiv rau koj tau them. Cov nuj nqi rau xyoo 2025 ua yuav tau them ntiv hais qhia raws li cov hauv qab no.

Yog koj cov nyiaj ua hauj lwm thiab ua se rau lub xyoo 2023 yog

Koj ib leeg ua se koj tau pes tsawg	Koj thiab koj tus txij nkawm ua se neb tau pes tsawg	Sib yuav tias si nyias ua nyias se	Them txhua lub hli xyoo 2025
\$106,000 los tsawg zog	\$212,000 los tsawg zog	\$106,000 los tsawg zog	\$185.00
Ntau tshaj \$106,000 nce \$133,000	Ntau tshaj \$212,000 up to \$266,000	Tsis muaj feem cuam nrog	\$259.00
Ntau tshaj \$133,000 nce mus txog \$167,000	Ntau tshaj \$266,000 nce mus txog \$334,000	Tsis muaj feem cuam nrog	\$370.00
Ntau tshaj \$167,000 nce mus txog \$200,000	Ntau tshaj \$334,000 nce mus txog \$400,000	Tsis muaj feem cuam nrog	\$480.90
Ntau tshaj \$200,000 thiab tsawg tshaj \$500,000	Ntau tshaj \$400,000 thiab tsawg tshaj \$750,000	Ntau tshaj \$106,000 thiab tsawg tshaj \$394,000	\$591.90
\$500,000 los ntau tshaj	\$750,000 los ntau tshaj	\$394,000 los ntau tshaj	\$628.90

Part D (Nyiaj fab seej them nqi kho mob los yog tshuaj)

Nuj nqi, nyiaj fab seej, thiab nyiaj fab seej uas tsis pab them nqi kho mob – Cov nqi ua koj yuav raug them rau qhov Part D, nyiaj fab seej, thiab/los sis nyiaj fab seej uas tsis pab them nqi kho mob. Ntsuam xyuas Medicare cov nqi qhia muab tshuaj mus rau, [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Part D Cov nuj nqi ua yus yuav tau them yog yus raug nplua - \$36.78 (siv los mus txiav txim seb yuav raug nplua npaum cas).

Part D Raug nplua yog tsis them raws sij hawm thiab rau npe - Koj yuav raug nplua them nyiaj yog hais tias koj tsis muaj nyiaj fab seej them koj li nuj nqi thiab yog koj tsis muaj npe muaj nyiaj fab seej thiab yog tom qab 63 hnuv koj tsis muaj nyiaj them cov tshuaj uas muab kho koj tus mob. Feem ntau koj yuav tau them lub txim yog koj tseem muaj Medicare cov kev pab them nqi kho mob. Tus nqi nplua yog koj tsis them raws caij nyooog los sis rau npe raws sij hawm nyob ntawm seb koj tsis tau muaj qhov Part D ntev npaum cas los yog cov kev pab them nqi tshuaj.

Tam sim no, qhov ua yuav raug nplua yog xam los ntawm 1% ntawm cov "national base beneficiary premium" (\$36.78 nyob rau xyoo 2025) los ntawm cov lej ua muab laij tas nrho, lub hlis uas koj tau txais kev pab tab sis tsis muaj Medicare nyiaj fab seej them nqi kho mob los yog tshuaj (Part D) los yog lwm yam kev pab uas them tau koj cov nwi kho mob los yog tshuaj. Cov nqi kawg nkaus ua tau musb laij los no yog muab rau qhov ze \$.10 thiab ntiv rau koj lub nyiaj hli.

Qhov hauv qab no yuav qhia koj paub hais tias koj yuav tau them peb tsawg txhua lub hli raws li qhov Part D Income Related Monthly Adjustment Amounts (IRMAA). Qhov IRMMA qhia hais tias koj yuav tau them npau cas ntiv yog koj muaj nyiaj fab seej them nqi kho mob los yog tshuaj. Tus nqi nyob ntawm koj cov nyiaj tau los ntawm hauj lwm raws li qhia rau koj cov nyiaj ua se tau IRS rov qab. Yog hais tias koj cov nyiaj tau los saum toj no zoo ib yam, koj yuav them ntiv rau IRMAA ntiv rau koj qhov nyiaj hli.

Yog koj cov nyiaj ua se rov los tau npaum li cov ua hais qhia hauv qab no nyob rau lub xyoo 2023

Koj ib leeg ua se tau pes tsawg	Koj thiab koj tus txij nkawm neb ua se tau pes tsawg	Muaj Txij Nkawm Uas Ntaub Ntawv Sib Yuav & Tsis Sib Yuav Lawm Ua Se	Koj them pes tsawg txhua lub li (nyob rau lub xyoo 2024)
\$106,000 los tsawg zog	\$212,000 los tsawg zog	\$106,000 los tsawg zog	Nuj nqi them txhua hli
Ntau Tshaj \$106,000 nce mus rau \$133,000	Ntau tshaj \$212,000 nce mus rau \$266,000	Tsis muaj feem xyuas rau	\$13.70 + koj qhov nuj nqi them txhua hli
Ntau tshaj \$133,000 nce mus rau \$167,000	Ntau tshaj \$266,000 nce mus rau \$334,000	Tsis muaj feem xyuas rau	\$35.30 + koj qhov nuj nqi them txhua hli
Ntau tshaj \$167,000 nce mus rau \$200,000	Ntau tshaj \$334,000 nce mus rau \$400,000	Tsis muaj feem xyuas rau	\$57.00 + koj qhov nuj nqi them txhua hli
Ntau tshaj \$200,000 thiab tsawg tshaj \$500,000	Ntau tshaj\$400,000 thiab tsawg tshaj \$750,000	Ntau tshaj \$106,000 thiab tsawg tshaj \$394,000	\$78.60 + koj qhov nuj nqi them txhua hli
\$500,000 los yog ntau tshaj	\$750,000 los yog ntau tshaj	\$394,000 los yog ntau tshaj	\$85.80 + koj qhov nuj nqi them txhua hli