Ngaahi Mahu’inga ‘o e Medicare ki he 2025

# **Ngaahi Totongi ‘o e Medicare Konga A (Malu’i Fakafalemahaki)**

Totongi Makehe Fakamāhina:

* **$0 ki he kakai tokolahi**(koe’uhi kuo ‘osi totongi ‘e ia pe ko hono hoa ‘a e ngaahi tukuhau Medicare ‘i ha taimi lōloa fe’unga lolotonga ‘ene ma’u ngāue – ‘i ha ta’u ‘e 10 pe lahi ai). Kapau te ke ma’u ‘a e Medicare kimu’a ho’o 65, ‘e ‘ikai fiema’u ke ke totongi ha totongi makehe ki he Konga A. ‘Oku fa’a ui eni he taimi ‘e ni’ihi ko e “Konga A ta’etotongi makehe.”
* **Kapau ‘oku ‘ikai ke ke taau ke ma’u ‘a e Konga A ta’etotongi makehe,** ’e malava pē ke ke fakatau.Te ke totongi ‘i he māhina kotoa, ha totongi makehe koe:
  + **$285** kapau na’a ke totongi tukuhau Medicare ‘i ha vaha’ataimi kuata ngāue ‘e 30‒39
  + **$518** kapau na’a ke totongi tukuhau Medicare ‘i ha vaha’ataimi kuata ngāue ‘oku si’i hifo he 30

**Totongi tōmui ‘o e lesisita ki he Konga A:** Kapau ‘e ‘ikai te ke fakatau ‘i he fuofua taimi ‘oku ke taau ai mo e Medicare (‘i ho’o a’u ki he ta’u 65), ‘e malava ke hiki hake leva ho’o totongi makehe Fakamāhina ‘aki ha 10%. Kuopau ke ke totongi ‘a e tautea tōmui ‘o liunga ua ‘i he ngaahi ta’u na’e ‘ikai teke lesisita ai.

Ngaahi totongi ‘o e Konga A kapau ‘oku ‘i ai ha’o Original Medicare

| Totongi | Te ke Totongi |
| --- | --- |
| Seniti totongi ‘e koe ‘i he Konga A | **$1,676** ki he fo’i tokoto falemahaki kotoa pē, kimu’a pea toki hoko atu hono totongi ‘e he Original Medicare. ‘Oku ‘ikai ke ‘i ai ha fakangatangata ki he lahi ‘o e tokoto falemahakí ‘i he ta’u. ‘Oku ‘uhinga eni ‘e malava ke ke totongi ‘a e Seniti totongi ‘e koe ‘o lahi hake ‘i he tu’o taha he ta’u. |
| Nofo Tokoto Falemahaki | * ‘Aho 1–60: $0 hili ho’o totongi ‘a e Seniti totongi ‘e koe ‘i he Konga A. * ‘Aho 61–90: $419 ki he ‘aho. * Hili e ‘aho ‘e 90: $838 ki he ‘aho, lolotonga ho’o ngaue’aki ho’o ‘aho talifaki ‘e 60. * Hili e ‘aho ‘e 150: Te ke totongi kotoa ‘a e ngaahi fakamolé.   **FAKATOKANGA**: ‘Oku ke totongi ‘a e ngaahi ngāue fakaneesi taautaha, ko e tv pe telefoni ki ho’o loki (kapau ‘oku ai ha totongi makehe ki he ngaahi me’a ni), ngaahi fiema’u ki he tokangaekina taautaha (tele pe silipa mo e sitokeni), pe ko ha loki taautaha, tukukehe kapau ‘oku fiema’u fakafaito’o. |
| Nofo Falemahaki ‘i he ‘Uhinga Fakae’atamai | Kapau ‘oku ke nofo falemahaki ‘i ha falemahaki ‘atamai vaivai, te ke toe totongi foki mo e 20% ‘o e ngaahi totongi kuo fakangofua mei he Medicare fekau’aki mo e ngaahi sevesi tokangaekina ‘o e mo’ui lelei faka’atamai ‘i he lolotonga ho’o nofo.  **FAKATOKANGA:** Kapau ‘oku fakahoko atu ha ngaahi sevesi mei ha falemahaki ‘atamai vaivai, manatu’i ‘oku totongi pē ‘e he Konga A ‘o a’u ki he ‘aho nofo falemahaki ‘e 190 lolotonga ho’o kei mo’ui. |
| Nofo ‘i ha Fale Tauhi Mahaki Taukei | * ‘Aho 1–20: $0. * ‘Aho 21–100: $209.50 ki he ‘aho. * ‘Aho 101 ‘o hokohoko atu: Te ke totongi kotoa ‘a e ngaahi fakamolé. |
| Tokangaekina ‘o e Mo’ui Lelei ‘i ‘Api | * $0 ki he ngaahi sevesi tokangaekina ‘o e mo’ui lelei ‘i ‘api. * 20% ‘o e totongi ki he ngaahi me’angāue faito’o tolonga kuo fakangofua mei he Medicare, hangē ko e saliote, tokotoko, mohinga falemahaki, mo e ngaahi me’angāue kehe. |
| Tauhi ‘o e ngaahi Mahaki Ta’e faito’o | * $0 ki he ngaahi sevesi felāve’i mo e ngaahi mahaki ‘ikai ha faito’o. * Ko e kaungātotongi ‘o a’u ki he $5 ki he fo’i’akau kotoa pē mo ha ngaahi faito’o tatau ke fakanonga ‘a e felaangaaki mo mapule’i ‘a e ngaahi uesia lolotonga ho’o ‘i ‘api. * 5% ‘o e totongi ki hono tauhi ‘o e ni’ihi kuo tokoto ‘i he ngaahi mahaki ‘ikai ha faito’o. * ‘Oku ‘ikai ke totongi ‘e he Medicare ‘a e feitu’u nofo’angá ‘i he taimi ‘oku tauhi ai koe ‘i ho ‘apí pe ko ha feitu’u kehe ‘oku ke nofo ai (hangē ko ha fale tauhi vaivai). |

**FAKATOKANGA:** ‘E fakahoko ‘a e tohi mo’ua ki he Original Medicare fekau’aki mo hono tauhi koe ‘i ha ngaahi mahaki ‘ikai lava ke faito’o, ‘o tatau ai pē pe ‘oku ke kau ki ha Palani Fakafaingamālie ‘a e Medicare. ‘I he taimi ‘oku ke kau ai ki hono tauhi koe’uhi ko ha mahaki ‘ikai lava ke faito’o, ‘e kei lava pē ‘e ho’o Palani Fakafaingamālie Medicare ‘o totongi ha ngaahi sevesi makehe ‘oku ‘ikai felave’i mo ho’o mahakí, pe ko ha me’a makehe felave’i mo ia. Ki ha fakamatala lahi ange fekau’aki mo e tauhi ‘o e mahaki ‘ikai lava ke faito’o pea mo fekumi ki ha kautaha kuo fakangofua ‘e he Medicare, fetu’utaki ki ho’o palani pe ‘a’ahi ki he [Medicare.gov/care-compare](https://www.medicare.gov/care-compare/).

Ngaahi Totongi ‘o e Medicare Konga B (Malu’i Fakafaito’o)

**Totongi Makehe Fakamāhina:** Ko e totongi angamaheni ‘o e totongi makehe ki he Konga B ‘i he 2025 ko e **$185** (pe lahi ange ‘o fakatatau ki ho’o ma’u’anga pa’anga). Te ke totongi ‘a e totongi makehe ‘i he māhina kotoa, ‘o tatau ai pē pe ‘oku fakahoko atu ha ngaahi sevesi ‘oku totongi ‘e he Konga B pe ‘ikai. Ko e tokolahi tahá ‘oku nau totongi ‘a e mahu’inga angamaheni ki he totongi makehe ‘o e Konga B. Kapau ‘oku lahi hake ho’o ma’u’anga pa’anga fakata’ú, ‘a ia na’e liipooti ‘i ho’o pepa totongi tukuhau fakafokí (IRS) mei he ta’u ‘e 2 kuohilí ‘i ha fo’i mahu’inga pau, ‘e malava ke ke totongi ha mahu’inga fakatonutonu ‘o fakatatau ki ho’o ma’u’anga pa’angá (Income Related Monthly Adjustment Amount [IRMAA]) ‘o hangē ko ‘ene ‘asi ‘i he   
peesi 4.

**Totongi lesisita tōmui:** ‘I he taimi lahi, kapau ‘e ‘ikai te ke lesisita ki he Konga B ‘i ho’o fuofua taau mo iá, kuopau ke ke totongi ha totongi lesisita tōmui ‘o a’u ki he ‘osi ho’o ngāue’aki ‘a e Konga B. Te ke totongi ha 10% makehe ki he ta’u kotoa na’a ke ta’elesisita ai ki he Konga B. ‘E malava ke lahiange ‘a e totongi makehe ‘o fakatatau ki ho’o ma’u’anga pa’angá. ‘E malava ke ke tali ki he vaha’ataimi Lesisita Angamaheni (mei Sanuali 1–ki Ma’asi 31) ke lesisita ki he Konga B. ‘E kamata leva hono ngāue’akí ’i he māhina hoko hili ho’o lesisitá.

Ngaahi Totongi ‘o e Konga B kapau ‘oku ‘i ai hao Original Medicare

| Totongi | Te ke Totongi |
| --- | --- |
| Ngaahi Totongi Fakata’u te ke totongi ‘e koe ‘i he Konga B | **$257 kimu’a pea hoko atu ‘e he Original Medicare hono totongí.** ‘Oku ke totongi tu’o taha eni ‘i he ta’u. |
| Ngaahi Totongi Angamaheni ki he Ngaahi Sevesí (kaungātotongi) | Ko e angamaheni, ko e 20% ‘o e totongi ‘o ha sevesi me naunau ‘oku totongi ‘e he Medicare hili ho’o totongi ‘a e ngaahi totongi ‘oku tuku atu ke ke totongi ‘e koe (pea mo e taimi ‘oku kei tali ai ‘e ho’o Toketā pe falemahaki ke tali ‘a e mahu’inga ‘oku totongi ‘e he Medicare ko e totongi kakato ia—‘oku ui ko e “tali ‘asainimeni”).  Kapau ‘oku tali ‘e ho’o Toketā, pe falemahaki ‘a e ‘asainimeni:   * ‘E malava ke holo ai ‘a e ngaahi totongi ‘oku tuku atu ke ke totongi. * ‘Oku nau loto ke tohi mo’ua atu pē ‘a e mahu’inga ko ia ‘o e seniti ‘oku tuku atu ke ke totongi mo e ‘inasi ‘o e Medicare, pea nau tali ai ke ‘uluaki totongi ‘a e Medicare, kimu’a pea toki ‘eke atu ke totongi ho’o kongá. * Kuopau ke nau fakahu ‘a e tohi mo’uá hangatonu ki he Medicare pea ‘e ‘ikai ke nau lava ‘o ‘eke totongi atu ki hono fakahu ‘enau tohi mo’uá. |
| Ngaahi Sevesi ‘i he Laboratory Faito’o | $0 ki he ngaahi sevesi faka laboratory ‘oku kaú. |
| Tokangaekina ‘o e Mo’ui Lelei ‘i ‘Api | * $0 ki he ngaahi sevesi tokangaekina ‘o e mo’ui lelei ‘i ‘api. * 20% ‘o e totongi ki he ngaahi me’angāue faito’o tolonga kuo fakangofua mei he Medicare, hangē ko e saliote, tokotoko, mohinga falemahaki, mo e ngaahi me’angāue kehe. |
| Nofo Tokoto Falemahaki | 20% ‘o e totongi kuo fakangofua mei he Medicare ki he lahitaha ‘o e ngaahi sevesi fakatoketā lolotonga ho’o tokoto falemahakí. |
| Tokangaekina ‘o e Mo’ui lelei Faka’atamai mavahe mei falemahaki | * $0 ki hono sivisivi’i fakata’u ‘o ho’o loto mafasiá. * 20% ‘o e totongi kuo fakangofua mei he Medicare ki he ngaahi sio Toketā pe ‘a’ahi ki falemahaki ke sivi mo faito’o ho’o tukunga mahakí. * Kapau ‘oku ke ma’u ‘a e ngaahi sevesi ni ‘i ha kiliniki va’a ki tu’a ‘a e falemahakí, ‘e malava ke ke totongi ha toe totongi makehe ange ki he falemahakí. |
| Tokangaekina ‘o e Mo’ui lelei Faka’atamai ‘o Fakataimi ki falemahaki | Hili hono totongi ‘a e totongi kuo tuku atu ke ke totongi ‘e koe ki he Konga B:   * 20% ‘o e totongi kuo fakangofua mei he Medicare ki he sevesi kotoa ‘oku ke ma’u mei ha Toketā pe ko ha taha polofesinale ‘i he mo’ui lelei faka’atamaí. * Kaungātotongi ki he ‘aho kotoa ‘oku ke ma’u ai ‘a e ngaahi sevesi fakataimi ‘i falemahakí mei ha va’a ‘a e falemahaki ki tu’a pe ko ha senitā mo’ui lelei faka’atamai fakakolo. |
| Tokangaekina ‘o e Mahaki, mavahe mei falemahaki | * Angamaheni ko e 20% ‘o e totongi kuo fakangofua mei he Medicare ki he ngaahi sevesi fakatoketā mo e kautaha tauhi mahaki. * Te ke totongi foki mo ha kaungātotongi ki he falemahakí ki he ngaahi sevesi kotoa ‘oku ke ma’u ‘i ha va’a kitu’a ‘a e falemahaki (tukukehe ‘a e ngaahi sevesi pau). ‘I he taimi lahi, ‘e ‘ikai laka hake ho’o kaungātotongí ‘i he lahi ‘o e totongi ‘oku tuku atu ke ke totongi ki he Konga A. |

**FAKATOKANGA:** Kuopau ke totongi ‘e he Ngaahi Palani Fakafaingamālie ‘a e Medicare kotoa pē ‘a e ngaahi sevesi ni. Kapau ‘oku ke kau ki ha Palani Fakafaingamālie ‘a e Medicare, ‘e fetō’aki ‘a e totongi ‘o fakatatau ki he palani pea ‘e malava ke lahiange pe si’isi’iange ‘i he mahu’inga ‘i he Original Medicare. Toe siofi ‘a e "Fakamo’oni ‘o e palani totongí" mei ho’o palaní.

**‘Oku haa atu ‘i he saati ‘i lalo ‘a e mahu’inga fakatonutonu ‘o fakatatau ki ho’o ma’u’anga pa’angá (Income Related Monthly Adjustment Amount [IRMAA]) ki he Konga B.** Ko e IRMAA ko e totongi fakalahi atu ia ki ho’o totongi makehé. ‘Oku haa atu ‘i lalo ‘a e fakakātoa ‘o e ngaahi totongi makehe ki he Palani B ki he 2025.

Kapau ko ho’o tu’unga failé mo e ma’u’anga pa’anga fakata’ú ‘i he 2023 ko e

|  |  |  |  |
| --- | --- | --- | --- |
| Faile Totongi Tukuhau fakafoki Taautaha | Faile Totongi Tukuhau fakafoki fakataha | Faile Totongi Tukuhau fakafoki Mali & Vete | ‘Oku ke Totongi ‘i he Māhina Kotoa (‘i he 2025) |
| $106,000 pe si’i hifo ai | $212,000 pe si’i hifo ai | $106,000 pe si’i hifo ai | $185.00 |
| Laka he $106,000 ‘o a’u ki he $133,000 | Laka he $212,000 ‘o a’u ki he $266,000 | ‘Ikai felave’i | $259.00 |
| Laka he $133,000 ‘o a’u ki he $167,000 | Laka he $266,000 ‘o a’u ki he $334,000 | ‘Ikai felave’i | $370.00 |
| Laka he $167,000 ‘o a’u ki he $200,000 | Laka he $334,000 ‘o a’u ki he $400,000 | ‘Ikai felave’i | $480.90 |
| Laka he $200,000 pea si’i hifo he $500,000 | Laka he $400,000 pea si’i hifo he $750,000 | Laka he $106,000 pea si’i hifo he $394,000 | $591.90 |
| $500,000 pe lahi ai | $750,000 pe lahi ai | $394,000 pe lahi ai | $628.90 |

Konga D (Totongi Faito’o ‘a e Medicare)

**Ngaahi totongi ke ke totongi ‘e koe, kaungātotongi, mo e kaungāmalu’i** - ‘Oku fetō’aki pē ‘a e mahu’inga ke ke totongi ‘e koe, kaungātotongi, mo kaungāmalu’í ‘i he Konga D ‘o fakatatau ki he palaní. Fekumi ki he ngaahi mahu’inga pau ‘a e Medicare ‘i he [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare/#/?year=2024&amp;lang=en).

**Totongi makehe ‘aonga tu’upau ki he Konga D - $36.78** (ngāue’aki ke ne tala ‘a e mahu’inga ‘o ha fa’ahinga totongi tōmui pē).

**Totongi lesisita tōmui ‘o e Konga D** - ‘E malava ke ke totongi ha totongi lesisita tōmui kapau te ke toki lesisita hili ‘a e ‘osi ko ia ‘o e ‘uluaki vaha’a taimi totonu ke lesisita ai, pea hili mo e ‘aho ‘e 63 hokohoko pe lahiange mei ai ‘oku ‘ikai ‘i ai ha tokoni totongi faito’o ‘a e Medicare pe ko ha kautaha falala’anga kehe. Kuopau ke ke totongi ‘a e tautea ko ení ‘i he vaha’a taimi kakato ‘oku ‘i ai ai ha’o tokoni totongi faito’o Medicare. ‘E makatu’unga ‘a e lahi ‘o e totongi tōmui ‘i he lahi ‘o e taimi na’a ke nofo ai ‘o hala ha tokoni totongi faito’o he Konga D pe ko ha kautaha falala’anga kehe.

‘I he lolotonga ni, ‘oku fika’i ‘a e totongi lesisita tōmui ‘aki hono liunga ‘aki ‘a e 1% ‘o e “ Totongi makehe ‘aonga tu’upau fakafonua” ($36.78 ‘i he 2025) ‘a e lahi ‘o e ngaahi māhina kakato, na’a ke nofo ai ‘o hala ha tokoni totongi faito’o mei he Medicare (Konga D) pea ‘ikai kau ki ha kautaha tokoni totongi faito’o falala’anga kehe . ‘Oku faka’avalisi leva ‘a e mahu’inga kakató ‘o fakaofiofi ki he $.10 ofi tahá pea tānaki leva ki ho’o totongi makehe fakamāhiná.

**‘Oku haa atu ‘i he saati ‘i lalo ‘a e mahu’inga fakatonutonu ‘o fakatatau ki ho’o ma’u’anga pa’angá (Income Related Monthly Adjustment Amount [IRMAA]) ki he Konga D.** Ko e IRMAA ko e totongi fakalahi atu ia ‘e malava ke ke totongi ki he tokoni totongi faito’o ‘a e Medicare. ‘Oku makatu’unga ‘ene lahi mei ho’o ma’u’anga pa’angá ‘o hangē ko hono liipooti ‘i he tohi totongi tukuhau fakafoki ‘i he IRS. Kapau ‘oku lahi hake ho’o ma’u’anga pa’anga ‘i ha mahu’inga pau, te ke totongi mo e IRMAA, makehe mei ho’o totongi makehe ‘i he palaní.

Kapau ko ho’o tu’unga failé mo e ma’u’anga pa’anga fakata’ú ‘i he 2023 ko e

|  |  |  |  |
| --- | --- | --- | --- |
| Totongi Tukuhau fakafoki Taautaha | Totongi Tukuhau fakafoki fakataha | Totongi Tukuhau fakafoki Mali & Vete | Totongi ‘i he Māhina  Kotoa (‘i he 2024) |
| $106,000 pe si’i hifo ai | $212,000 pe si’i hifo ai | $106,000 pe si’i hifo ai | Ko ho’o Totongi Makehe ‘i he Palaní |
| Laka he $106,000 ‘o a’u ki he $133,000 | Laka he $212,000 ‘o a’u ki he $266,000 | ‘Ikai felave’i | $13.70 + Ho’o Totongi Makehe ‘i he Palaní |
| Laka he $133,000 ‘o a’u ki he $167,000 | Laka he $266,000 ‘o a’u ki he $334,000 | ‘Ikai felave’i | $35.30 + Ho’o Totongi Makehe ‘i he Palaní |
| Laka he $167,000 ‘o a’u ki he $200,000 | Laka he $334,000 ‘o a’u ki he $400,000 | ‘Ikai felave’i | $57.00 + Ho’o Totongi Makehe ‘i he Palaní |
| Laka he $200,000 pea si’i hifo he $500,000 | Laka he $400,000 pea si’i hifo he $750,000 | Laka he $106,000 pea si’i hifo he $394,000 | $78.60 + Ho’o Totongi Makehe ‘i he Palaní |
| $500,000 pe lahi ai | $750,000 pe lahi ai | $394,000 pe lahi ai | $85.80 + Ho’o Totongi Makehe ‘i he Palaní |