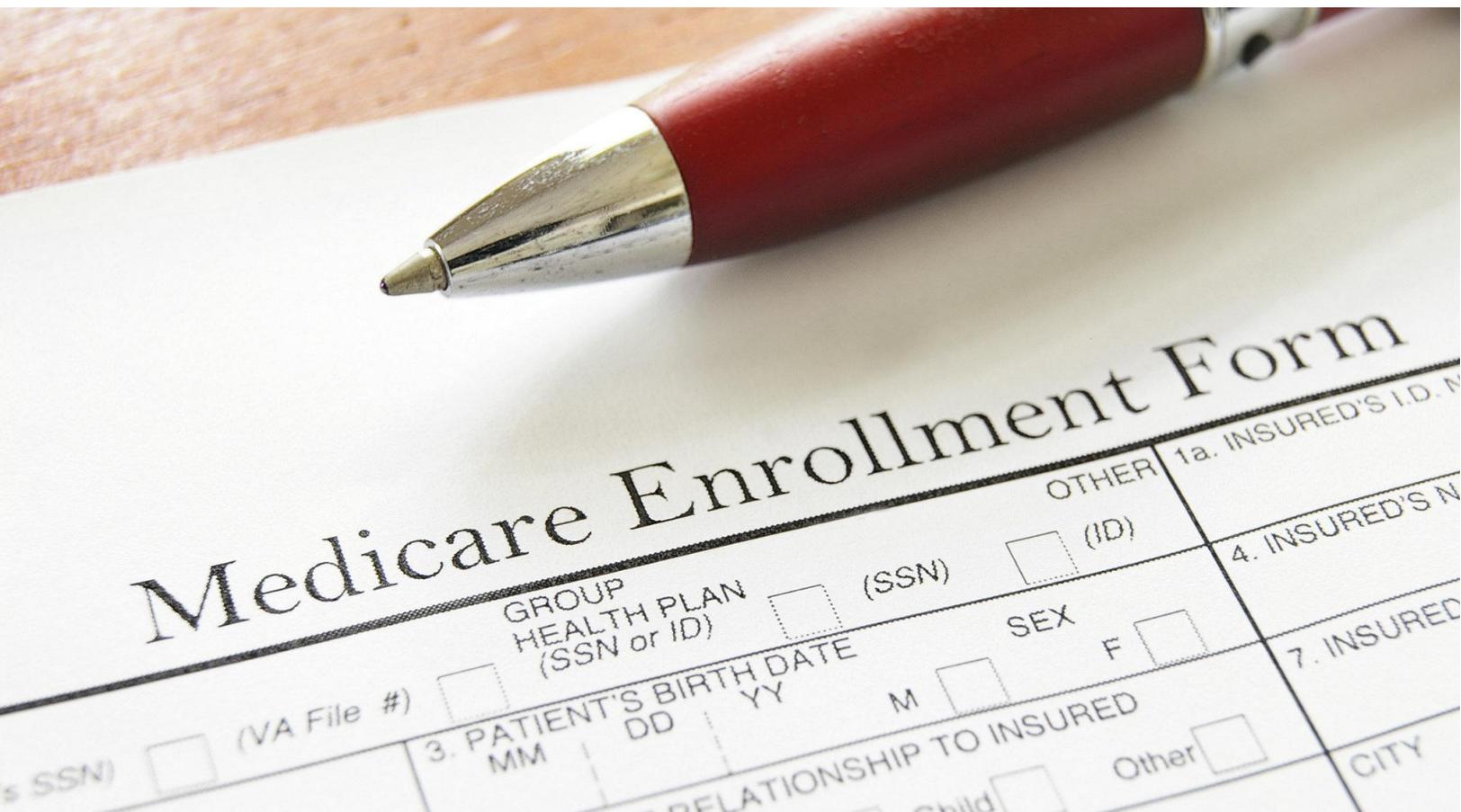


# YOUR MEDICARE PART B COSTS

*Contact Us Today to Learn More About How Estate Planning, Medicaid and Medicare Coverage Work in Tandem to Lift Your Worries So That You can Spend Your Retirement Years Doing What You Want to Do*



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If you're a Medicare Part B recipient, you know that your premium is most likely around \$100.00 each month with an annual deductible of \$147, provided your income from two years ago falls within the IRS criteria. But what role does Medicare Part B play in your overall healthcare coverage? And more importantly, is it worth the annual \$1,200 premium you pay?

While some applicants will automatically receive Part B coverage, there are those who must sign up and failing to do so can mean having to pay a late enrollment fee should they decide to sign up later. Also, another

unexpected change came in 2014 when it was announced Part B could be limited in payouts for physical therapy, occupational therapy, and speech language pathology services. If so, there may be exceptions to



these limits. While there hasn't been much movement in that aspect, you should know it could come back up in 2015 or even 2016.

2014 brought with it the possibility of limitations on physical and occupational therapy as well as speech language pathology services. In some instances, those limitations could result in out of pocket costs. Aside from that, enrollees can expect services such as surgeries, visits to their doctors, lab tests, blood work and many supplies, including wheelchairs, to be covered in their Part B.

## **MEDICARE ADVANTAGE PLANS**

If you have a Medicare Advantage Plan, you may have different rules, coverage and limitations; however, no plan may offer less than traditional Medicare coverage. You'll want to pay careful attention to the details as no two plan offers are the same.

## **WHAT PART B COVERS**

Part B is actually broken down into two types of service coverage. One is reserved for medically necessary services, such as wheelchairs and other necessary supplies needed for health recovery. The second part covers those expenses and efforts associated with preventing illness and injury. This might include flu shots, vision check-ups and more. The goal is to encourage early diagnosis to prevent further illness or worsening injuries.



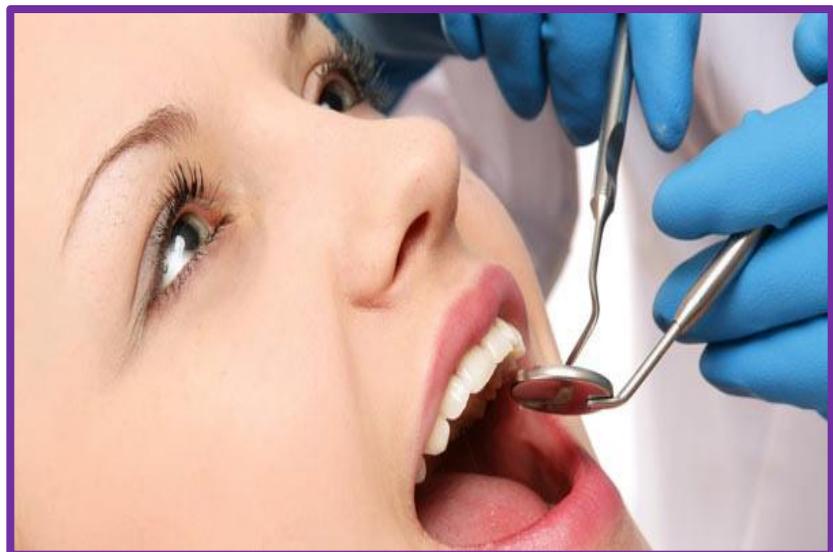
Along with those referenced above, Part B also pays for ambulance services, “durable” medical equipment, such as IV stands, etc., mental health costs, hospital visits deemed inpatient or outpatient, some extended hospitalization, second opinions if you request them and much more. If you don’t see a covered service, you might want to delve a bit further since the list changes often.

Medicare also offers an often updated list of drugs, services and supplies that Part B covers. You can view that list [here](#).

## **WHAT MEDICARE B DOESN’T COVER**

As with all insurance, there are some limitations. That’s true with Medicare Part B as well. If there’s no coverage, patients will have to cover those costs. Some have a supplemental policy that they use in conjunction with their Medicare coverage.

Even if a service, drug or other item is covered, you may still have a deductible. Your physician can provide further guidance as well as your estate planning attorney.



Long term care isn’t covered under Part B, nor is dental care and eye examinations if they are related to prescribing glasses or contacts.

Remember, this is a very narrow exclusion, which means some vision costs are covered. Also, dentures, any cosmetic surgery, acupuncture, audio exams and hearing aids as well as foot care is typically not covered by Medicare Part B.

If you already have coverage that will duplicate what Part B offers, such as the federal policies with Blue Cross and Blue Shield, for example, you might consider skipping Part B and banking the additional \$100 savings each



month. If not, it may be an important element in your overall healthcare coverage in your retirement years. Remember, Medicare Part A doesn't cost anything, so that's generally an easy choice, but once people begin considering especially Parts B and D (the prescription plan), hesitancy often enters into the mix.

Finally, if the premiums change because of an applicant's income, SSA will contact them directly to let them know about the increased costs. You'll want to pass that information on to your lawyer as well. If their income drops, their premiums will follow suit. As always, healthcare considerations in retirement are crucial and your estate planning attorney can play a big role in easing the worries during your transition. Not only can he help you cover those bases, but he can also show you what to expect if you're eligible for dual coverage, which would include Medicaid coverage. He can also show you ways to protect your assets so that you can leave loved ones what you've worked so hard to save your entire working life.

Contact us today to learn more about how estate planning, Medicaid and Medicare coverage work in tandem to lift your worries so that you can spend your retirement years doing what you want to do.

## About the Author



### Daniel A. DeBruyckere

Attorney DeBruyckere approaches each challenge not just with solid expertise, but also with a passion for helping others plan well for the future. As a husband with three children and two grandchildren, it's his own family experience that provides the motivation to ensure all of his clients are well protected. Besides his extensive background in the issues he specializes in, Dan's clients find that he genuinely cares about them, and that he pays attention to the details that matter to each person and their families.

#### EXPERIENCE

Attorney Daniel A. DeBruyckere has been practicing law in New Hampshire and Massachusetts since 1998, and has helped hundreds of clients with their estate planning and elder care issues. He is very well respected in the area of estate planning, probate, trust administration, elder law issues, and business planning.

Admitted in Massachusetts and New Hampshire, Attorney DeBruyckere is a former adjunct faculty member of the Massachusetts School of Law and is a member and past president of the Greater Salem Bar Association. He is also a member of the Essex County Bar Association, Massachusetts Bar Association, New Hampshire Bar Association, as well as a member of the National Association of Elder Law Attorneys.

#### EDUCATION

Attorney DeBruyckere is a graduate of Southern New Hampshire University, summa cum laude, and Massachusetts School of Law, cum laude. He served as editor of the Massachusetts School of Law's Law Review and was a regional finalist in the American Trial Lawyers' Association Trial Advocacy Competition.

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