



Need Help?
1-888-559-0103

Medicare Essentials Packet

info@medicarenationwide.com

2025 Medicare Costs & Premiums

PART A (Hospital)

Part - A is inpatient hospital insurance per benefit period that includes skilled nursing facility

A benefit period starts on the first day of service as an inpatient and ends when you have not received skilled care or hospital care for 60 days in a row.

Inpatient Hospital Stay	Medicare Covers	You Pay
Deductible	NOTHING	\$1,676 per benefit period
1-60 Days	Medicare-approved confinement costs <u>after</u> patient pays deductible not co-insurance met	\$0 per day of each benefit period
61-90 Days	Medicare-approved expenses <u>after</u> patient pays per day co-insurance met.	\$419 per day of each benefit period
60 lifetime reserve days	Medicare-approved expenses <u>after</u> patient pays per day co-insurance met.	\$838 per day after day 90 of each benefit period
91-150 Days	Medicare-approved expenses <u>after</u> patient pays per day co-insurance met.	\$838 A Day Coinsurance as much as \$50,280
151 DAYS OR MORE	NOTHING	YOU PAY ALL COSTS
Skilled Nursing Facility Stay		Days 1-20 \$0 per day of each benefit period Days 21-100 \$209.50 per day of each benefit period
Eligibility requires three days as an inpatient hospital stay and within 30 days of discharge to be entered into a Medicare approved skilled nursing facility to receive skilled nursing care.	Medicare-approved expenses for first 20 days, then only expenses after patient pays per-day co-insurance for days 21-100.	
Hospice Care		Medicare Co-Payment
Meet Medicare's requirements, including proof of terminal illness.	Medicare-approved expenses, exceptions limited to co-payments for outpatient drugs and inpatient respite care.	
Blood	100% of Medicare-approved amount <u>after</u> patient pays first 3 pints of blood.	First 3 Pints



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2025 MEDICARE

PART B (Medical)

Part - B is Outpatient Medical Insurance that covers physician, test and supplies - per calendar year.

Outpatient Expenses	Medicare Covers	You Pay
Calendar Year Deductible	Incurred Expenses after the required Medicare deductible.	\$257 per calendar year
Medical Expenses Inpatient & Outpatient medical/surgical services for physicians; physical & speech therapy & outpatient diagnostic tests.	80% of approved amount.	Generally 20% after \$257 deductible is met
Excess Charges Up to 15% above for physicians that don't accept Medicare Assignment.	0% Above approved amount.	ALL COSTS
Clinical Lab Services	Generally 100% of approved amount	Nothing for services
Blood	80% of approved amount <u>after</u> first 3 pints of blood.	First 3 pints plus 20% of approved amount for additional pints.
Home Healthcare	100% of approved amount; 80% of approved amount for durable medical equipment.	Nothing for services; 20% of approved amount for durable medical equipment
Outpatient Hospital Treatment	Medicare payment to hospital, based on outpatient procedure payment rates.	Coinsurance based on outpatient payment rates



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MEDICARE SUPPLEMENT INSURANCE (MEDIGAP) PLANS 2025

Benefits	A	B	C	D	F	HDF	G	HDG	K	L	M	N
Medicare Part A Coinsurance & hospital cost (up to an additional 365 days after Medicare benefits are used)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance & copayment	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Blood (First 3 pints)	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A hospice care (First 3 pints)	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Skilled nursing facility care (First 3 pints)			✓	✓	✓	✓	✓	✓	50%	75%	✓	✓
Part A Deductible: \$1,676		✓	✓	✓	✓	✓	✓	✓	50%	75%	50%	✓
Part B Deductible: \$257			✓		✓	✓						
Part B Excess Charges					✓	✓	✓	✓				
Foreign Travel Emergency (Up to plan limits)			80%	80%	80%	80%	80%	80%			80%	80%

Out-of-pocket limit
\$7,220 \$3,610

- HDF and HDG are deductible versions of the F and G, respectively. If you choose one of the options, this means that you must pay for Medicare-covered costs up to the deductible amount of \$2,870 (2025) before your Medigap plan pays anything.
- Plan N pays 100% of the Part B coinsurance, except for a copayment, of up to 20\$ for some office visits and up to \$50 copayment for emergency room visits that don't result in an inpatient admission.
- Plan F, High Deductible Plan F (HDF) & Plan C are ONLY available to those who were considered Medicare-eligible prior to 2020.





Medicare Supplement VS Medicare Advantage

Medigap vs Medicare Advantage - Chart gives a quick side-by-side breakdown of the differences:

	Medigap Plan	Medicare Advantage
Doctors & Hospitals	You choose your doctor and hospital	Required to use approved doctors and hospitals
Specialists	No referrals needed	Must first see your PCP
Approvals for procedures	None	Yes
Networks	No network restrictions. Nationwide coverage	HMO - Cannot leave network. PPO - Can go out of network at a much higher cost
When you can change plans	Any time in the year	Specific times in the year
Out-of-Pocket Costs	Little to none	Plan dependent. Up to \$10,000 assuming the procedures are approved
Prescription Drugs	Not included, but much wider selection of options which saves you money	Included, but the carrier decides your plan which usually costs more in copay
Cancer coverage	Usually 100% coverage depending on the medigap plan	You pay 20%

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"We want you to work with us. Here's Why.."

The biggest Medicare obstacle is finding the right agent to work with, and it can be argued that it's the most important decision you will make when understanding your choices. Most seniors are primarily concerned with premium and carrier. We agree they are essential, but choosing an agent you can turn to over the years and receive objective feedback is vitally important as well. We feel it's even more important as switching carriers due to high rate increases and other factors is all too common. As you will come to learn if you haven't already.

Why should you choose us?

- We are independent and that means we can provide you unbiased advice on all Medicare carriers.
- We are contracted with 20+ carriers which allows us to find the most comprehensive plans at the lowest cost.
- We have 100's of Five-Star reviews from our clients on Google, Facebook, and Trust Pilot (Go ahead and search for yourself!)
- It is completely free to work with us.
- We are licensed to serve your State (that's right we are in 49 states)

mary anne B
1 review
★★★★★ 2 years ago
Positive: Professionalism, Quality, Responsiveness, Value
I was not the the easiest client to deal with. Angela honestly kept very professional and took her time with me to explain everything...I really appreciated her patience with me... With all her information that she gave me and guiding me threw it all I was able to make the right decision for what I needed.... Thank you so much Angela you are a gem

Rita Capers
1 review
★★★★★ a year ago
Positive: Professionalism, Quality, Responsiveness, Value
I was very happy with Medicare Nationwide. The representative Angela Spicuzza was very kind patient and informative. She answered all my questions and left with a contact number for future questions or help.
I'm so glad with all the many harassing phone calls I found Medicare Nationwide.

George Petrakes
4 reviews · 1 photo
★★★★★ 8 months ago
Positive: Professionalism, Responsiveness, Value
Stephen Spicuzza, his knowledge, and his manner made by Health Insurance fun, something I never thought I would say... when we were done there was no doubt Plan "G" was for me... never heard of it before until I met Stephan.

Katherine Sherpa (Katherine)
6 reviews
★★★★★ a year ago
Positive: Professionalism, Quality, Responsiveness, Value
Angela Spicuzza assisted me in signing up my husband for a plan which covers much of what Medicare does not pay for. She was absolutely AMAZING, because she was so knowledgeable, thorough, and patient. Angela spent at least 1-1/2 hours with me (perhaps 2 hours), never showing any sign of impatience. I am so grateful her help. I give her a 10-star rating!

Kelly Carson
3 reviews
★★★★★ 2 months ago
Angela is fabulous. It's like having a family member walk you through the maze.

Susan Dunn
2 reviews
★★★★★ a year ago
Positive: Professionalism
Steven Spicuzza was so Professional, Knowledgeable and Caring!
He made my experience of figuring out what Medicare is all about so easy!
Whether to choose a Medicare Supplement vs Advantage plan?
He helped me to navigate through a very stressful and confusing system!
I did a lot of research and attended a lot of webinars!
I decided after talking to many different agents and companies that Medicare Nationwide was the company for me. I also felt that Steven was the agent to help me through this confusing process.
He always thinks about what is the best plans for his clients and doesn't try to make a sale based on money!
I highly recommend Steven to everyone who is looking to make this process easier and less stressful!

- Most importantly, we provide ongoing customer service, including a review call every year which ensures you're always with the right Medicare supplement and Drug Plan carrier. We want the opportunity to earn your trust and alleviate any confusion you might have in the process. Trust is not assumed, it is earned. Please call us to discuss your options, and we can provide you with a no-obligation quote on rates in your area today, or schedule a time to discuss your needs in the future.



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