

Informational Update Vol. 15 #10

Hi everyone! Hope all is well. Here is some important information.

1. 2023 IRMAA Reimbursement

As advertised, your 2023 IRMMA reimbursement was issued during the 2nd week of October provided you filed for it in a timely manner. The amount you received was based on your 2021 taxable income.

How do I know if I am eligible for 2023 IRMAA Reimbursement?

Although I recently wrote about this topic, it is worth repeating based on the calls I have received.

IRMAA is a surcharge added to your Part B Standard premium if your taxable income is equal to or more than the IRMAA threshold. In 2021 the amount was \$88,000 for an individual and \$176,000 for a legal couple.

There are 3 ways to determine if you eligible for IRMAA reimbursement:

- Look at the Social Security Administration (SSA) letter you received in November 2022. This letter informed you what your Part B premium was in 2023. The premium was divided into 2 parts: Standard amount & IRMAA amount. The Standard amount in 2023 was \$164.90, which you were reimbursed for in April 2024. If the IRMAA amount is greater than \$0, you are eligible.
- Look at your 2023 SSA 1099 letter which indicates how much was deducted for Part B. If this amount was greater than \$1,978.80 ($\164.90×12), you are eligible.
- Look at your 2023 Modified Adjusted Gross Income (adjusted gross income + tax-exempt interest income) tax returns. If this is greater than \$97,000 for an individual, or \$194,000 for a legal couple, you are eligible.

How far back can I apply for IRMAA?

The Office of Labor Relations (OLR) generally has a 3-year window for applying for IRMAA. Currently, the window is 2021-2023. As an example, if you are applying for 2022 IRMAA, just send a current completed IRMAA form (be sure to check off the 2022 box AND NO OTHER ONE. One application per year) to:

NYC Office of Labor Relations
22 Cortlandt St., 12th Floor

Health Benefits Program
New York, NY 10007

You can also submit your forms and documents electronically using the link <https://nycemployeebenefits.leapfile.net>.

The documents should include a copy of the November 2021 SSA letter and 2022 SSA-1099 letter if you collect Social Security.

If you did not collect Social Security in 2021, you must include proof of payment for the Medicare Part B premium. Credit card statements or copies of cancelled checks are acceptable.

2. \$15 Co-Pays Resume 2025 for Senior Care Members (Original Medicare coverage + GHI/Anthem as the supplement)

As you may recall, a court order previously suspended the \$15 copays for the GHI/Anthem portion of the Senior Care Plan. Unfortunately, a recent court order resumed the \$15 copay effective January 1, 2025. Starting on this date, Senior Care members will be responsible for a \$15 copay each time they use the following services:

- Primary Care Physician Office Visits: \$15 Copayment
- Specialist Office Visit: \$15 Copayment

- Allergy testing/injections: \$15 Copayment
- X-rays: \$15 Copayment
- Laboratory tests: \$15 Copayment
- Complex diagnostic and radiology services: \$15 Copayment
- Radiation therapy: \$15 Copayment
- Urgent Care Services: \$15 Copayment
- Emergency Care (Professional Component): \$15 Copayment
- Mental Health Care (Outpatient): \$15 Copayment
- Substance Use Disorder Services (Outpatient): \$15 Copayment
- Physical, Occupational, and Speech Therapy: \$15 Copayment
- Cardiac Rehabilitation: \$15 Copayment
- Pulmonary Rehabilitation: \$15 Copayment
- Chiropractic Care: \$15 Copaymen

- Podiatry Care: \$15 Copayment

- Vision Care: \$15 Copayment

Senior Care Members will receive a new ID card before the starting date of January 1, 2025 and will continue to be responsible for the annual Part B deductible and \$50 GHI deductible.

3. Question of the Month

Q. I have Part D under Senior Care and was told that I pay a premium for this service. Where is the money being deducted from?

A. Under Senior Care, your Part D coverage premium is your High Option Rider which costs \$120 per person per month. This money is being deducted from your pension. If you are paying IRMAA under Part B, then you are also paying an IRMAA amount in addition to the \$120.

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