

## 2024 MEDICARE PART B

Part B is Medical Insurance and covers Physician Services, Outpatient Care, Tests, and Supplies - Per Calendar Year.

ON EXPENSES INCURRED FOR:	MEDICARE COVERS	YOU PAY
ANNUAL DEDUCTIBLE	Incurred Expenses After The Required Medicare Deductible Is Paid	\$240
MEDICAL EXPENSES Physicians' Services For Outpatient Medical/Surgical Services; Physical/Speech Therapy: And Diagnostic Tests	80% Of Approved Amount	20% Of Approved Amount
EXCESS DOCTOR CHARGES** ( Above Medicare Approved	0% Above Approved Amount	ALL COSTS
CLINICAL LABORATORY SERVICES	Generally <b>100%</b> Of Approved Amount	Nothing For Services
HOME HEALTHCARE	<b>100%</b> Of Approved Amount; <b>80%</b> Of Approved Amount For Durable Medical Equipment	Nothing For Services; 20% Of Approved Amount For Durable Medical Equipment
OUTPATIENT HOSPITAL	Medicare Payment To Hospital, Based On Outpatient Procedure Payment Rates	Coinsurance Based On Outpatient Payment Rates
BLOOD	<b>80%</b> Of Approved Amount After First 3 Pints Of Blood.	First 3 Pints Plus 20% Of Approved Amount For Additional Pints

<sup>\*\*</sup>Physicians who do not accept assignment of a Medicare claim are limited as to the amount they can charge for a covered service. In 2023, the most a physician can charge for a service covered by Medicare is 115% of the approved amount for nonparticipating physicians (may vary by state).
\*\*\*Costs are typically paid if you have a Medicare Supplement or Medigap Policy

mike@bradenmedicare.com