

## WHAT IS MEDICARE PART B?

BY BEN KINIRY, ESQ.



The following paragraphs explain what you should know about Medicare Part B as a starting point and were taken from a writing by the National Academy of Elder Law Attorneys, Inc. (NAELA).

“What is Medicare?”

The Medicare program is funded by workers’ and employers’ contributions and premiums paid by participants, the Hospital Insurance (HI) Trust Fund, and funds kept in the Supplementary Medical Insurance (SMI) Trust Fund.

Medicare is the principal source of insurance coverage for most Americans over age 65 as well as for younger Americans receiving Social Security Disability benefits. Medicare is divided into four major parts: Part A, Part B, Part C, and Part D. People who are receiving Social Security retirement benefits at age 65 automatically receive Medicare Part A. Others, including those who will not receive full Social Security retirement benefits until after age 65, must apply for Medicare through their Social Security office or online. It is advisable to create a personalized Medicare account on [www.MyMedicare.gov](http://www.MyMedicare.gov) in order to receive timely information about claims and payments.

What is Medicare Part B?

Medicare Part B covers services (like lab tests, surgeries, and doctor visits) and supplies (like wheelchairs and walkers) considered medically necessary to treat a disease or condition.

Medicare Part B services are divided into two categories: Medically necessary services and preventive services. (Source/More information available at <http://medicare.gov/what-medicare-covers/part-b/what-medicare-part-bcovers.html>.)

Medicare Part B is optional for beneficiaries, who must pay a monthly premium for coverage. If a person who is eligible for Medicare Part B does not timely apply for this coverage when initially eligible and later enrolls in Medicare Part B, they will be assessed a monthly premium that is higher than the premium assessed had they enrolled

when initially eligible. The premium “penalty” for late enrollment is a permanent increase in the monthly premium of an additional 10 percent per year for any 12-month period during which a person was eligible for, but did not enroll in Medicare Part B. There are situations in which even if a person is eligible for Part B, they can choose to not enroll in Part B because they are covered by a spouse’s health insurance, their own employer or retiree health insurance or have creditable coverage through another health insurance plan. When that coverage ends, they are then “required” to enroll in Part B to avoid the 10 percent per year premium penalty.

Beneficiaries with what Medicare deems “high income” (for an individual, [\$85,000] per year and higher; for a married couple, [\$170,000] per year and higher) will pay a greater proportion of their Part B premium than individuals with incomes below these thresholds.

The Social Security Administration (SSA) will determine whether a beneficiary is “high income” by looking at income information from IRS tax returns filed for the tax year two years prior to the year that the

individual is receiving the Part B coverage. If IRS income information for two years prior to the individual receiving Part B coverage is absent, then income information for the tax year three years prior to the individual’s Part B benefit enrollment year will be used until the year two information is available.

If a Medicare beneficiary does not agree with the Notice he/she receives regarding an increase in his/her Part B premium, the beneficiary may request reconsideration by the SSA within 60 days after the beneficiary receives a Notice of Premium Increase.

A new initial determination may be requested (rather than a reconsideration) if the beneficiary has more recent or different information about his/her income upon which the Part B premium should be based.”

National Academy of Elder Law Attorneys, Inc.: Medicare (2016)(NAELA).

The information provided in this article does not constitute legal advice.

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## Talking Trash

HAZARDOUS WASTE  
COLLECTION DAY - OCTOBER 19

By Danielle Ruane

The Town of Bow is holding its annual Household Hazardous Waste Collection Day for Bow residents on Saturday, October 19, 2019 from 8:30 a.m. to 1:00 p.m. at the Bow Community Building located at 3 Bow Center Road. Bow residents should bring their household hazardous waste to the event to safely dispose of harmful materials. Acceptable items to bring include oil based paints and solvents (no latex paint), used motor oil, antifreeze, transmission fluid, swimming pool chemicals, insecticides, fluorescent light bulbs, batteries, household chemicals and propane tanks. Please do not bring latex paint, explosives, asbestos products or prescription drugs. This year again there will be a company collecting electronics and computer items for a modest fee (cash or check only). A list of acceptable and unacceptable materials can be found at <https://www.bownh.gov> or email [bowrecycles@gmail.com](mailto:bowrecycles@gmail.com) with questions.

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