

# 2025 SSC Reference Guide

## 2025 Individual Medicare Costs

Medicare Costs	2023	2024	2025
<b>Part A Premium</b>	40+ work credits = \$0 30-39 work credits = \$278 < 30 work credits = \$506	40+ work credits = \$0 30-39 work credits = \$278 < 30 work credits = \$505	<b>40+ work credits = \$0 30-39 work credits = \$285 &lt; 30 work credits = \$518</b>
<b>Standard Part B Premium</b>	\$164.90 (up to \$560.50 based on income)	\$174.70 (up to \$594.00 based on income)	<b>\$185.00 (up to \$628.90 based on income)</b>
<b>Part A Deductible</b>	\$1,600.00	\$1,632.00	<b>\$1,676.00</b>
<b>Part B Deductible</b>	\$226.00	\$240.00	<b>\$257.00</b>
<b>Part D Base Premium</b>	\$32.74*	\$34.70*	<b>\$36.78*</b>
<b>Part D Donut Hole</b>	\$4,660.00 - \$7,400.00	\$5,030.00 - \$8,000.00	<b>\$2,000 cap on covered Rx</b>

\*Used to determine the late-enrollment penalty if applicable

## Income-Related Monthly Adjusted Amount (IRMAA) for 2025 (Based on 2023 Tax Return - Modified Adjusted Gross Income)

Tier	Individual	Married filed jointly	Married filed separate	Part B w/ IRMAA	Part D w/ IRMAA	Total IRMAA
Base	< \$106,000	< \$212,000	< \$106,000	\$185.00	Plan premium	\$185.00 + Part D prem.
1	> \$106,000 - < \$133,000	> \$212,000 - < \$266,000	N/A	\$259.00	\$13.70 + plan prem.	\$272.70 + Part D prem.
2	> \$133,000 - < \$167,000	> \$266,000 - < \$334,000	N/A	\$370.00	\$35.30 + plan prem.	\$405.30 + Part D prem.
3	> \$167,000 - < \$200,000	> \$334,000 - < \$400,000	N/A	\$480.90	\$57.00 + plan prem.	\$537.90 + Part D prem.
4	> \$200,000 - < \$500,000	> \$400,000 - < \$750,000	> \$106,000 - < \$394,000	\$591.90	\$78.60 + plan prem.	\$670.50 + Part D prem.
5	> \$500,000	> \$750,000	> \$394,000	\$628.90	\$85.80 + plan prem.	\$714.70 + Part D prem.

# Why does managing your healthcare coverage matter?



Approximately **80%** of all medical bills contain an error. In 2023, these errors cost Medicare beneficiaries over **\$100 billion**.<sup>1</sup>



Estimated annual cost of healthcare:

- **\$13,650** for those 65-74 years old
- **\$25,200** for those 75-84 years old
- **\$40,950+** for those 85 and older

## SSC by the Numbers



Average client savings during 2024 Medicare Fall Open Enrollment:  
**\$1,381**



Medical claims resolved in 2023:  
**\$2.82 million**

***“My family is forever grateful to you and your team for resolving mom’s countless medical bills. You made a process we didn’t understand quick and painless - thank you, thank you!”***

— Mark, SSC Client

## What’s new with Medicare in 2025?<sup>2</sup>



Beginning in 2025: \$2,000 annual cap on **covered** Part D Drugs

Part D enrollees can opt into the Medicare Prescription Payment Plan which will spread out their prescription drug costs throughout the year.



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<sup>1</sup>Source: [www.blog.gitnux.com/medical-billing-errors-statistics](http://www.blog.gitnux.com/medical-billing-errors-statistics)  
<https://www.gao.gov/assets/gao-24-107487.pdf>

<sup>2</sup>Source: <https://www.cms.gov/newsroom/fact-sheets/medicare-advantage-and-medicare-prescription-drug-programs-remain-stable-cms-implements-improvements>