

BORDEN INSURANCE AGENCY

IN FAIRFIELD GLADE

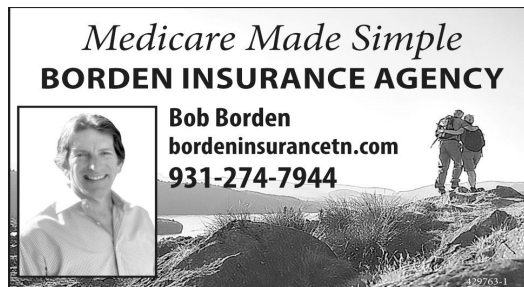
Volume 3 / Issue 5 – October 2023

ANNUAL ENROLLMENT PERIOD

October 15th- December 7th

Want to make any changes to your Medicare Advantage or Prescription Drug Plans?

Call Bob Borden at 931-274-7944 or email me at bob@bordeninsurancetn.com



WHO IS BOB BORDEN?

I am a licensed independent insurance broker representing most of the traditional Medicare and Medicare Advantage products in Tennessee and Illinois.

I have spent my entire career in the healthcare industry. For 25 years I was Managing Partner at Harbor Ventures, Inc. in Chicago - a healthcare consulting firm. My wife and I moved to Fairfield Glade over 3 years ago and we are loving every minute here. I run, play pickleball, play golf, and love to hike the trails.

I am passionate about helping people with Medicare. I was a certified volunteer to help people with Medicare in Illinois. I am eager to help you in any way I can to figure out the products that make the most sense for you and to navigate Medicare issues.

There is absolutely no client fee for getting help from us and clients do not pay any fee. Medicare "educational" events are strictly overviews of how Medicare works. There is no sales or marketing of plans and participants can't sign up for plans at that time.

HIGHLIGHTS FOR ANNUAL ENROLLMENT PERIOD FOR MEDICARE


- The Medicare Annual Enrollment Period is October 15th through December 7th
- You can change your Medicare Advantage Plan to a different Advantage Plan
- You can change your Prescription Drug Plan (PDP) to another plan
- You can drop your Medicare Advantage Plan and keep original Medicare Plan
- All the changes you make take effect on January 1, 2024

If you are happy with your current Medicare plan, you don't need to do anything. Your plan will automatically renew for 2024.

Medicare Part B premiums will increase in 2024 to **\$174.70** from \$164.90. The IRMAA table below shows "additional" premium that will be added to Part B (medical services) and Part D (prescription drugs) based on your adjusted gross income.

IRMAA for 2024			
Single	Married filing jointly	Part B Income-Related Monthly Adjustment Amount	Part D Income-Related Monthly Adjustment Amount
Less than or equal to \$103,000	Less than or equal to \$206,000	\$0.00	\$0.00
Greater than \$103,000 and less than or equal to \$129,000	Greater than \$206,000 and less than or equal to \$258,000	\$69.90	\$12.90
Greater than \$129,000 and less than or equal to \$161,000	Greater than \$258,000 and less than or equal to \$322,000	\$174.70	\$33.30
Greater than \$161,000 and less than or equal to \$193,000	Greater than \$322,000 and less than or equal to \$386,000	\$279.50	\$53.80
Greater than \$193,000 and less than \$500,000	Greater than \$386,000 and less than \$750,000	\$384.30	\$74.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$419.30	\$81.00

Medicare Made Simple
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