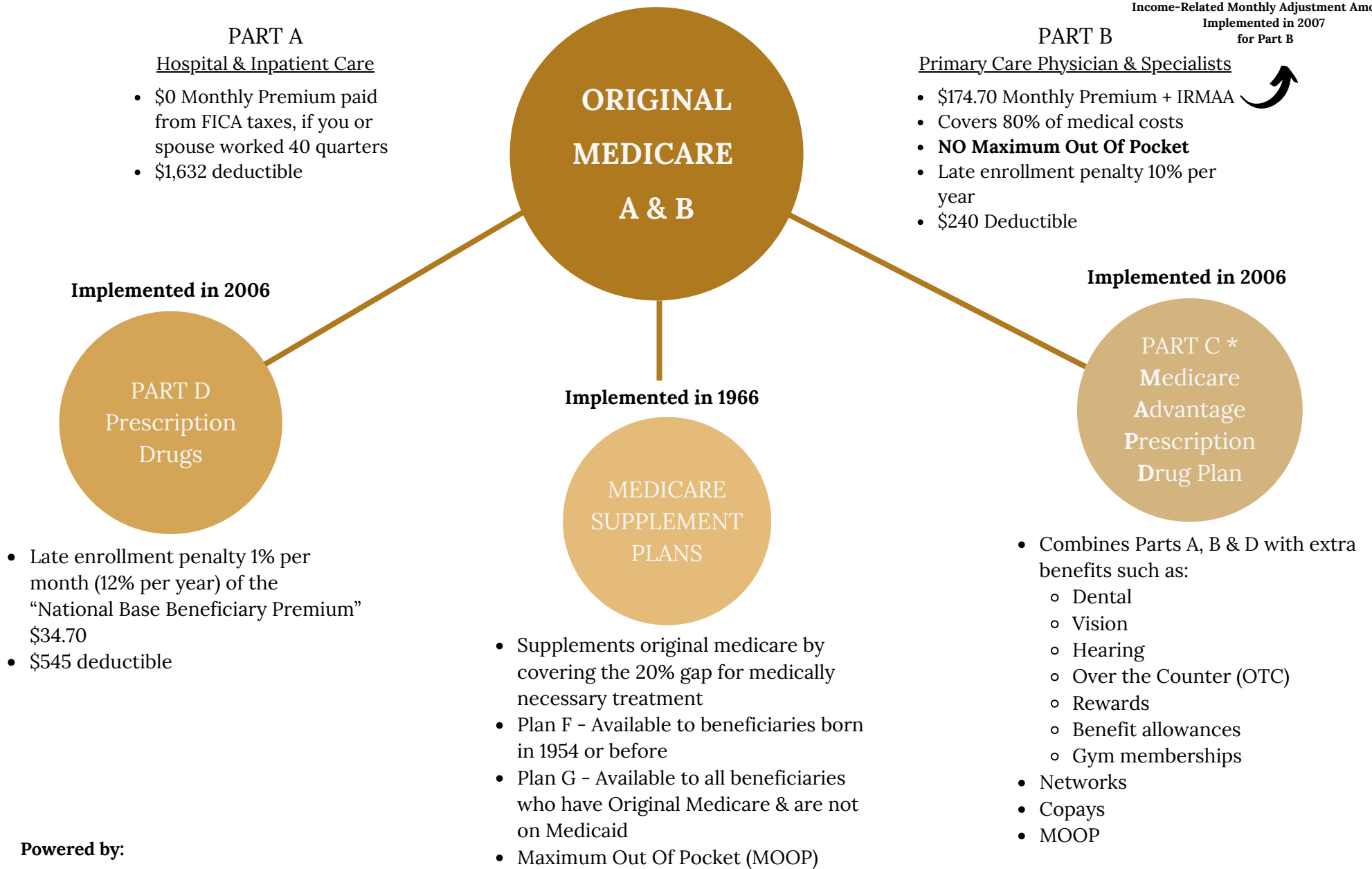


MEDICARE 2024

Medicare was implemented in 1966
Initial Election Period (IEP):
3 months before you turn 65 & 3 months after you turn 65

BOOK
OF
MEDICARE

Income-Related Monthly Adjustment Amount
Implemented in 2007
for Part B



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*MAPD Plans use cost management tools such as formularies and prior authorization similar to those currently used in the employer based market. With these tools they are expected to leverage their having power to negotiate price discounts, manage drug costs and encourage appropriate utilization.