



News & Updates

January 2025 | Issue: Medicare drug Guide 2025, Medicare Deductibles & Premiums, Dental, Things to do this winter.

Reminder that my landline number of 208-966-4092 was discontinued as of 1.1.25 Please call my cell 509-362-4228

Medicare Part D (Drugs) in 2025: A Complete Guide

Medicare Part D is undergoing its biggest transformation since the program began.

The most significant change is a new \$2,000 cap on annual out-of-pocket prescription drug costs. This is excellent news for beneficiaries who previously faced unlimited expenses.

Three Coverage Stages:
In 2025, Part D will have three simple stages:

Deductible Stage

The standard deductible will be \$590 in 2025. During this stage, you'll pay 100% of your drug costs until you meet the deductible. Some plans may offer lower deductibles or none at all.

Initial Coverage Stage:

After meeting your deductible, you'll enter the initial coverage stage. During this phase, you'll pay 25% of your drug costs, while your plan pays the remaining 75%.

Catastrophic Coverage Stage:

Once you reach \$2,000 in out-of-pocket spending, you'll enter catastrophic coverage. The most significant improvement is that you'll never pay more than \$2,000 total out-of-pocket for covered medications in a year.

Monthly Premiums and Costs:

The average monthly premium for Medicare Part D plans is expected to be



As snowflakes dance from silver skies and frost paints delicate patterns on windows, winter wraps our community in its sparkling embrace. There's something enchanting about the hush that falls over the world when the first snow blankets the ground. Below are some ways to celebrate winter in our community.

Click the colored links below for more information!

Coming to Coeur d'Alene & Spokane this winter:

Hot Winter Nights: A cozy winter escape featuring the resort's outdoor infinity pool transformed into a giant hot tub, running through March 2025 ([CDA Resort](#)).

Igloos on the Lake: Experience unique dining in private heated igloos overlooking the lake, starting January 6, 2025 ([CDA Resort](#)).

Spokane Parks & Recreation:
2024-2025 Winter Activity Guide Available

around \$45 in 2025, a modest increase from 2024.

New Payment Options:

Starting in 2025, you'll have the option to spread your drug costs across monthly payments throughout the year, making it easier to budget for medication expenses.

Important Note: The "Donut Hole" Is Gone

The coverage gap phase, commonly known as the "donut hole," will be completely eliminated in 2025. This simplifies the program and makes costs more predictable for beneficiaries. These changes represent a significant improvement in Medicare Part D coverage, making prescription drugs more affordable and the program easier to understand for millions of Americans.

2025 Medicare Part B Deductibles and Income related charges for Medicare part B

Part B Deductible Changes

If you have Medicare Part B coverage, you'll see some changes to your out-of-pocket costs in 2025. Applies to Medicare supplement deductible once year.

The annual deductible will increase to \$257, up \$17 from 2024's amount of \$240. This deductible must be met once each year before Medicare starts paying for covered services.

IRMAA (Income-Related Monthly

Adjustment Amount) for 2025

IRMAA is an additional premium that higher-income beneficiaries pay on top of their standard Medicare Part B premium.

For 2025, IRMAA will affect individuals with incomes above \$106,000 and married couples with incomes above \$212,000.

Here's what you'll pay in total for Part B premiums:

Recreational opportunities for all ages and abilities ([Spokane Parks & Rec](#)).

Snowshoeing: Over 55 km of groomed trails in the area ([CDA Resort](#)).

Winter Lake Cruises: 2-hour nature cruises offering unique winter perspectives of Lake Coeur d'Alene ([CDA Resort](#)). Coming to Spokane Area this winter: Festivals:

Schweitzer Mountain Events:

Toyota Free Ski Friday: Free lift tickets for Toyota vehicle owners on January 24, 2025 ([Schweitzer](#)).

Northern Lights Show: Evening celebration with fireworks over the mountain ([Sandpoint Living](#)).

Check out these sources for more events:

[Coeur d'Alene Resort Events Calendar](#)

[Visit Spokane Events Calendar](#)

[Schweitzer Mountain Events](#)

[The Inlander Event Search](#)

[Riverfront Park Events](#)

[Downtown Spokane Events](#)

Dental Insurance



*Reason why
Dental
insurance is
important.*

Preventive Care: Regular cleanings, exams, and x-rays can help catch oral health issues before they become major problems. Dental insurance often covers 100% of these preventive services.

Cost Savings: Even with preventive care, unexpected dental issues can arise. Insurance helps offset the cost of fillings, crowns, root canals, and other procedures.

Promotes Overall Health: Research shows links between gum disease and conditions like heart disease, diabetes, and respiratory infections. Regular

- The standard monthly Part B premium will be \$185 for most beneficiaries
- If your income is between \$106,000 and \$394,000, you'll pay \$406.90 in total monthly premiums

Important Note: IRMAA amounts are determined using your tax return from two years prior. **This means your 2025 IRMAA will be based on your 2023 income.**

Remember that these changes are part of the annual Medicare cost adjustments and reflect increases in healthcare costs and inflation. If you believe you're being charged an incorrect IRMAA amount due to a life-changing event or income decrease, you can file an appeal with Social Security.

dental care is crucial for overall well-being.

Avoids Financial Surprises: Without insurance, a single major procedure (like a crown or oral surgery) can be financially devastating. Insurance provides a safety net against these unexpected expenses.

Encourages Regular Visits: When dental care is affordable through insurance, people are more likely to visit the dentist regularly, rather than waiting until problems become severe.

**Contact me for a free quote
509-362-4228**

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