

**Contact Details:**

Woody's Insurance

433 Boxwood Dr

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Phone: (888) 252-4440

Website: <https://woodysinsurance.com/health/medicare/advantage-plans-benefits>

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## Medicare Advantage Plans With Give Back Benefit



The Medicare Part B giveback is a benefit specific to some Medicare Advantage Plans. This benefit covers up to the entire Medicare Part B premium amount for the policyholder.

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The give back benefit can be a great way for beneficiaries to save, as the premium is deducted from their Social Security checks each month. However, not all Advantage plans offer this benefit.

Plan availability depends on your location as these plans are not available in every ZIP Code. Additionally, you'll first want to know if a Medicare Advantage plan will provide the best coverage for your needs.

The Part B give back benefit helps those on Medicare lower their monthly health care spending by reducing the amount of their Medicare Part B premium. When you enroll in a Medicare Advantage Plan that offers this benefit, the carrier pays either a part of or the entire premium for your outpatient coverage each month.

## Who Is Eligible For The Part B Give Back Benefit

To be eligible for a give back plan, policyholders must meet specific criteria. First, you must be enrolled in Medicare Part A and Part B and pay your own premiums. This means that if your premiums are currently being covered by a state or local program, you will not qualify.

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Additionally, you must live within the service area of a plan that offers a premium reduction plan. Currently, there are 48 states in the U.S. that offer this benefit.

Keep in mind, give back plans work directly with Social Security, so, no direct payments are sent to you by the carrier.

## Does My Zip Code Affect My Medicare Coverage



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Medicare Advantage plans can change benefits or coverage each year, and depending on the estimated cost allocated for each Medicare Advantage plan member, some \$0 premium Medicare Advantage plans are able to rebate all or a portion of your Medicare Part B premium back to you as part of your monthly Social Security check

The availability of Part B "Giveback" Medicare Advantage plans has been increasing over the past years and in 2022, over 2,800 counties (or ZIP code areas) include at least one Medicare Advantage plan with a Part B premium "Giveback" (equating to about 14,000 unique plan/county combinations of different 2022 Medicare Advantage plans) with the amount of the give-backs ranging from \$1 up to \$148.50 (and may be higher with increased 2022 Part B premium).

In comparison, in 2021, about 2,600 counties (or ZIP code areas) include at least one Medicare Advantage plan with a Part B "Give Back" or refund (equating to about 9,500 unique plan/county combinations of different 2021 Medicare Advantage plans) with the amount of the give-backs ranging from \$0.10 up to \$144.60.

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Even with the same-named Medicare Advantage plan, your Part B give back will depend on where you live. This means that you may find that the same-named Medicare Advantage plan in one county (or ZIP) will rebate a higher amount of the Medicare Part B premium or offer no Part B premium rebate at all.

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