

**SOCIAL SECURITY ANNOUNCES 3.6% BENEFIT INCREASE FOR 2012
COST-OF-LIVING ADJUSTMENTS IS FIRST SINCE 2009**

Taken from: Senior Scoop, Tioga County

In 2012, Social Security monthly payments to enrollees will increase by 3.6%. The dollar increase in benefit checks is expected to be large enough on average to cover the increase in the Part B premium of \$3.50 that most beneficiaries will experience. For those who were paying the standard premium of \$115.40, their benefits checks will only increase.

Medicare Part A

Medicare Part A premiums will be increasing by just \$1 per month, and the deductible will increase by just \$24. For Medicare Part A, which pays for inpatient hospital, skilled nursing facility and some home health care, about 99% of Medicare beneficiaries do not pay a premium since they or their spouses have at least 40 quarters of Medicare-covered employment.

Medicare Part B

The standard Medicare Part B monthly premium will be \$99.90 in 2012, a \$15.50 decrease over the 2011 premium of \$115.40. However, most Medicare beneficiaries were held harmless in 2011 and paid \$96.40 per month. The 2012 premium represents a \$3.50 increase for them.

**MEDICARE ADVANTAGE DISENROLLMENT PERIOD *JANUARY 1, 2012 –
FEBRUARY 14, 2012* – CHANGES MADE DURING THIS TIME GO INTO EFFECT IN
2012**

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During the Medicare Advantage Disenrollment Period (MADP) you can switch from a Medicare private health plan (also known as a Medicare Advantage plan) to Original Medicare.

Regardless of whether the Medicare private health plan had drug coverage, you can join a stand-alone prescription drug plan, but you are not required to. Changes made during the MADP go into effect the first day of the following month.