

Medicare Minute Script – February 2025

Premium-related Appeals and Troubleshooting

You might owe higher Medicare premiums if you enrolled in Medicare late, or if you have a higher income. But everyone has the right to file an appeal about their premium determination. Understanding how higher premiums work can help you determine if your premium is accurate to your situation—or if you should appeal.

Point 1: Understand the Part B late enrollment penalty, or LEP, and how to appeal it.

For each 12-month period you delay enrollment in Medicare Part B, you will owe a 10% Part B premium penalty—unless you have insurance based on your or your spouse’s current work or are eligible for a Medicare Savings Program. In most cases, you will have to pay that penalty every month for as long as you have Medicare. However, if you are enrolled in Medicare because of a disability and currently pay premium penalties, once you turn 65, you’ll no longer have to pay the premium penalty. Everyone has a right to file an appeal with the Social Security Administration regarding their LEP. To appeal, follow the directions on the letter informing you about the penalty. You can appeal to remove the penalty if you think you were continuously covered by Part B or job-based insurance. You can also appeal to lower the penalty amount if you think it was calculated incorrectly. Unfortunately, being unaware of the requirement to enroll in Part B is unlikely to be a successful argument for an appeal.

Point 2: Understand the Part D LEP and how to appeal it.

For each month you delay enrollment in Medicare Part D, you will owe a 1% Part D LEP, unless you:

- Have creditable coverage, meaning coverage that is as good or better than the basic Part D benefit
- Qualify for the Extra Help program
- Prove that you received inadequate information about whether your drug coverage was creditable

Note that the Part D penalty is always calculated using that year’s national base beneficiary premium, which is about \$36 in 2025. Your penalty will not decrease if you enroll in a Part D plan with a lower premium. In most cases, you will have to pay that penalty every month for as long as you have Medicare. If you’re enrolled in Medicare because of a disability and currently pay a premium penalty, once you turn 65, you will no longer have to pay the penalty. Everyone has the right to file an appeal with C2C Innovative Solutions regarding their LEP determination. C2C Solutions is the company contracted by Medicare to handle these appeals. You can appeal the penalty (if you think you were continuously covered) or its amount (if you think it was calculated incorrectly). You should complete the appeal form you received from your plan, attach any evidence you have, and mail everything to C2C Innovative Solutions.

Point 3: Understand IRMAAs and how to appeal them.

The Medicare Income-Related Monthly Adjustment Amount, often shortened to IRMAA, is an amount you may owe in addition to your Part B and Part D premium if your income is above a certain level. Federal law sets income brackets that determine your—or you and your spouse’s—IRMAA. If the Social Security Administration determines that you owe an IRMAA, they will mail you a notice called an initial determination.

This notice should include information on how to request a new initial determination. A new initial determination is a revised decision that Social Security makes regarding your IRMAA. You can request that Social Security revisit its decision if you have experienced a life-changing event that caused an income decrease, or if you think the income information Social Security used to determine your IRMAA was incorrect.

Point 4: Identify billing errors.

Doctors and their billing departments can make errors or honest mistakes when billing. You can spot these errors by reading your Medicare statements and comparing them to your own records. The Senior Medicare Patrol, or SMP, offers My Health Care Trackers at no cost to you for this purpose. If something doesn't seem right, call your provider. For example, you may see that your provider billed Medicare for an office visit on a day when you did not see them. Or, you may see that your provider billed you for a service that seems different than what you received. If they made a billing error, they should correct it. If your provider does not fix the error, or if you notice a pattern of errors, contact your local SMP. Your SMP can help you identify Medicare fraud, or abuse, and help you report it to CMS and the correct authorities.

Take Action:

1. If you want to appeal a Part B or D LEP, follow the instructions on the notice you receive to appeal.
2. If you have an IRMAA that you don't believe you should pay, fill out a life-changing event form or make an appointment with Social Security to request a new IRMAA determination.
3. Contact your State Health Insurance Assistance Program (SHIP) for assistance understanding and appealing your LEP or IRMAA.
4. Contact your Senior Medicare Patrol (SMP) if you experience potential Medicare fraud, errors, or abuse.

Local SHIP Contact Information	Local SMP Contact Information
SHIP toll-free: 800-247-4422 SHIP email: idahoshiba@doi.idaho.gov SHIP website: shiba.idaho.gov	SMP toll-free: 800-247-4422 SMP email: idahoshiba@doi.idaho.gov SMP website: https://aging.idaho.gov/stay-safe/senior-medicare-patrol-fraud-prevention
To find a SHIP in another state: Call 877-839-2675 and say "Medicare" when prompted or visit www.shiphelp.org .	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org .

This document is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$2,534,081 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

SHIP Technical Assistance Center: 877-839-2675 | www.shiptacenter.org | info@shiptacenter.org

SMP Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org

© 2025 Medicare Rights Center | www.medicareinteractive.org

The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center.