

# Medicare Annual Verification Notices: Frequently Asked Questions

2009



## Why did I receive another letter about my Medicare Part B premium for this year?

You received another letter about your Medicare Part B premium for this year because the amount of your Medicare Part B premium for this year changed. The change is due to a change in your income-related monthly adjustment amount (IRMAA).

Although Social Security usually uses two-year-old IRS modified adjusted gross income (MAGI) data to decide if you must pay an IRMAA, sometimes we must use three-year-old data. Other times we may base our decision on tax information you have provided. Each fall, when we ask IRS for information to determine the next year's Part B premium, we ask IRS for tax information to verify beneficiary reports. We also ask for two-year-old IRS MAGI if we have temporarily used three-year-old MAGI. When we find a difference between IRS information and information previously used and it results in a change in your Part B premium, we notify you of the change.

## Can I appeal the amount of my Medicare Part B premium?

If you must pay more for your Part B premium because of your income and you disagree with the decision that you need to pay a higher premium amount, you have the right to request an appeal (also known as a reconsideration). You may request an appeal in writing by completing a *Request for Reconsideration* (Form SSA-561-U2). You also can request a copy of the form by calling us at **1-800-772-1213** (TTY **1-800-325-0778**).

However, if your income has gone down due to certain specific circumstances or you filed an amended tax return, you can ask for a new decision without having to file an appeal. Read our fact sheet,

*Medicare Part B Premiums: New Rules for Beneficiaries With Higher Incomes* (SSA Publication No. 05-10161) for more details. You do not have to file an appeal to get a new decision.

## When will I get my Medicare Part B refund?

If you got a letter that said you would be getting a refund, you should have received your refund by mid to late November. If you did not receive your refund by the end of November, please call us toll-free at **1-800-772-1213** or your local Social Security office listed in the Blue Pages of your phone book. If you are deaf or hard of hearing you can call our TTY number, **1-800-325-0778**.

## Can I appeal Social Security's decision about the money I owe due to a past-due increase in my Part B premiums?

Yes, you can appeal the decision. You can call us at **1-800-772-1213** and we will send you a form SSA-561-U2 (*Request for Reconsideration*). When you call, we will tell you what proofs you should submit with your appeal request. If you need help completing the form, you may schedule an appointment with your local office by calling the number listed in the Blue Pages of your phone book. If you are deaf or hard of hearing you can call our TTY number, **1-800-325-0778**.

## I don't agree with the tax information IRS gave Social Security. Can I just bring in a copy of my tax return?

If you don't agree with the tax information that IRS gave us, you will need to provide proof that you have more accurate information. More accurate information is:

- Your amended tax return, along with a letter from IRS accepting your amended return or an IRS transcript;

(over)

- A letter or statement from IRS that tells you they have corrected your tax information and describes what the correction was;
- Your copy of your tax return which shows an obvious IRS transcription error in tax-exempt interest income; or
- Your attestation under penalty of perjury that you lived apart from your spouse for the entire year when you filed your income tax return as Married Filing Separately.

### **If I owe an income-related adjustment for 2008, can I pay the amount owed by installments?**

Yes, people who owe money on their premiums and state they cannot pay it in a lump sum can pay by installments. If you wish to pay by installments, please call us toll-free at **1-800-772-1213** or your local Social Security office listed in the Blue Pages of your phone book. If you are deaf or hard of hearing, you can call our TTY number, **1-800-325-0778**.

### **My income has gone down. I don't have to pay an income-related adjustment in 2009, but I owe an income-related adjustment for 2008. I can't afford to pay the money back. Can you waive what I owe?**

You may request a waiver of an income-related adjustment if payment of the premiums would create severe financial hardship. If you wish to request a waiver, please call us toll-free at **1-800-772-1213** or your local Social Security office listed in the Blue Pages of your phone book. If you are deaf or hard of hearing, you can call our TTY number, **1-800-325-0778**.

### **I must pay a higher Medicare Part B premium for 2008 based on my 2006 income. However, I got divorced in November 2008 and my income has decreased; what can I do?**

We may be able to make a new initial determination of your 2008 Medicare Part B premium. Ordinarily, we will not make a

new initial determination for a prior year. There is one exception; if any "life-changing" event causing the reduction in modified adjusted gross income occurs in the last three months of the calendar year **and** the request for a new initial determination is received by March 31<sup>st</sup> of the following year, we can make a new initial determination. You will need to request a new initial determination and provide proof of the divorce (or other life-changing event) and tax information for 2008.

Life changing events include the following:

1. Death of spouse
2. Marriage
3. Divorce or annulment
4. Work reduction
5. Work stoppage
6. Reduction in income due to loss of income-producing property
7. Reduction in or loss of certain forms of pension income

If you wish to report a life changing event, please call us toll-free at **1-800-772-1213** or your local Social Security office listed in the Blue Pages of your phone book. If you are deaf or hard of hearing, you can call our TTY number, **1-800-325-0778**.

### **Contacting Social Security**

For more information, visit our website at **[www.socialsecurity.gov/mediinfo.htm](http://www.socialsecurity.gov/mediinfo.htm)** or call toll-free, **1-800-772-1213** (TTY **1-800-325-0778**).

To learn more about Medicare Part B coverage, visit **[www.medicare.gov](http://www.medicare.gov)** or call **1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048)**

