

2025 Medicare Deductible Updates



With a new year comes the reset of deductibles across health insurance plans, impacting both patients' out-of-pocket costs and your practice's operations. For 2025, updated Medicare deductible amounts are now set, and understanding these changes can help you better support your patients and streamline your billing and communication processes. Here's an overview of general deductible considerations and the specific 2025 Medicare updates to prepare for the season ahead.



Understanding Deductibles in Healthcare

Deductibles are the amounts patients must pay out-of-pocket for healthcare services before their insurance starts covering a portion of the costs. These amounts vary based on the patient's plan and are especially relevant at the beginning of the year when deductibles reset.

During this "deductible season," patients often face higher out-of-pocket expenses, which can impact both their treatment decisions and your practice's operations. Here are some typical deductible structures you'll encounter:

- **Standard Deductibles:** Patients pay full costs for services up to a certain amount before insurance coverage begins.
- **High-Deductible Health Plans (HDHPs):** These plans often have higher deductibles paired with lower premiums. Patients with HDHPs may also have Health Savings Accounts (HSAs) to offset costs.
- **Medicare Deductibles:** Medicare deductibles differ from most private plans and are set annually. Understanding Medicare's annual updates can help ensure your billing processes are accurate for your Medicare patients.

For 2025, the Medicare Part A and Part B deductible amounts have been updated as follows:

- **Medicare Part A Deductible (Hospital Insurance):** This deductible applies to inpatient hospital stays, skilled nursing facilities, and some home health care. The Part A deductible for 2025 has increased to \$1,760 per benefit period, up from \$1,600 in 2024.
- **Medicare Part B Deductible (Medical Insurance):** Covering outpatient care, preventive services, and certain home health services, the Part B beneficiaries will be \$257 in 2025, an increase of \$17 from the annual deductible of \$240 in 2024.

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These adjustments reflect rising healthcare costs and inflation. Familiarizing your team with these amounts can help in communicating changes to patients and assisting with questions on Medicare billing.

How Deductible Season Impacts Your Practice

As deductibles reset, many patients may experience "sticker shock" when faced with higher-than-expected medical costs, which may affect their treatment decisions. Here's what your practice might experience:

- 1. Increased Patient Inquiries:** Many patients may have questions about why their out-of-pocket costs are higher at the beginning of the year. Your front desk and billing teams should be prepared to explain the deductible structure and provide estimates.
- 2. Possible Delays in Non-Essential Treatments:** Some patients may choose to postpone non-urgent care until they meet their deductible. Proactive communication can help your practice manage schedules and ensure essential care is not delayed.
- 3. Streamlined Claims Processing:** Accurate billing is critical for a smooth deductible season. Make sure your billing software and team are updated with 2025 deductible amounts to reduce processing delays and expedite reimbursements.

Tips to Help Prepare Your Practice for 2025

Here are some steps you can take to ease the transition into 2025's deductible season:

- **Educate Your Staff:** Ensure front desk and billing teams are well-versed in the new deductible amounts and common patient questions. This can enhance patient interactions and prevent misunderstandings.
- **Offer Flexible Payment Options:** Higher deductible amounts can lead to larger upfront costs for patients. Consider offering payment plans or financial counseling to help patients manage costs and reduce the likelihood of deferred care.
- **Encourage Preventive Services:** Since some preventive services may not require the deductible to be met, encourage patients to take advantage of these, particularly Medicare wellness visits and routine screenings.
- **Optimize Communication:** Consider sending a message to Medicare and private insurance patients explaining deductible season, along with reminders about important appointments or screenings. Transparent communication can improve patient experience and trust.

Stay Informed for a Smooth 2025 Deductible Season

Deductible season presents both challenges and opportunities for patient care and practice efficiency. By staying up-to-date on Medicare and general deductible changes, your team can continue providing excellent care and support to your patients, even as healthcare costs evolve.

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Why Eligibility and Prior Authorizations Matter in Durable Medical Equipment (DME)

Durable Medical Equipment (DME) plays a crucial role in supporting patient care, offering everything from wheelchairs and hospital beds to oxygen supplies and mobility aids. However, navigating the process of obtaining DME can be complex. Ensuring patient eligibility and securing prior authorizations are critical steps to streamline this process and avoid unnecessary delays or denials.



What is Eligibility in DME?

Eligibility verification confirms that a patient's insurance plan covers the requested DME item. Factors such as plan benefits, diagnosis requirements, and coverage limitations come into play. Verifying eligibility upfront prevents billing errors and ensures the patient receives equipment that aligns with their health plan's coverage.

The Role of Prior Authorizations

Prior authorization (PA) is the process of obtaining approval from the insurer before providing specific DME items. Many insurers require this step to validate the medical necessity of the equipment. Without it, claims may be denied, leaving patients and providers with unexpected costs. A thorough PA process ensures compliance with insurance requirements and expedites reimbursement.

Benefits of a Proactive Approach

1. **Avoid Financial Strain:** Clear eligibility and authorization prevent unexpected out-of-pocket costs for patients.
2. **Reduce Administrative Burden:** Proper documentation minimizes time spent on appeals and re-submissions.
3. **Improve Patient Outcomes:** Timely access to DME ensures patients get the support they need to manage their health conditions effectively.

Tips for Success

- **Start Early:** Initiate eligibility checks and prior authorization as soon as the DME is prescribed.
- **Collaborate:** Maintain clear communication between patients, providers, and insurers.
- **Stay Informed:** Keep up-to-date with insurance policies and documentation requirements.

Taking the time to verify eligibility and obtain prior authorizations may seem like extra work, but it's an essential step to ensure seamless care delivery and financial protection for both patients and providers. With proper planning and attention to detail, the process can be efficient and beneficial for everyone involved.

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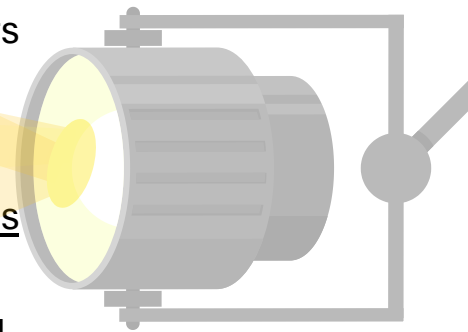
Spotlighting Awareness

November Health Awareness



The health observances for November include:

- December 1-31: National Impaired Driving Prevention Month
- December 1-31: National Safe Toys and Gifts Month
- December 1: World AIDS Day
- December 1-7: Crohn's and Colitis Awareness Week
- December 3: International Day of Persons With Disabilities
- December 2-8: National Handwashing Awareness Week
- December 4-8: National Influenza Vaccination Week



Powering Up Private Practices



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Pineapple Honey-Glazed Ham



Ingredients

- Deselect All
- One 9- to 10-pound bone-in fully-cooked smoked ham (butt or shank half)
- 1 tablespoon whole cloves, optional
- Two 20-ounce cans sliced pineapple
- 20 maraschino cherries
- 2 cups honey
- 2 cups light brown sugar

Level: **Easy**

Cook Time: **4 hr 20 min**

Active: **30 mins**

Yield: **12 servings**

Directions

Step - 1 Let the ham sit at room temperature for about 30 minutes

Step - 2 Preheat the oven to 325 degrees F.

Step - 3 Trim off any skin from the ham. Use a sharp paring knife to score through the fat in a diagonal crosshatch pattern without cutting through to the meat. Push the cloves into the ham, if using, placing them at the intersections of the cuts. Put the ham, flat-side down, on a rack in a roasting pan.

Step - 4 Drain the pineapples, reserving the juice. Arrange the sliced pineapple all over the ham, securing with toothpicks. Add a maraschino cherry to the center of each pineapple slice and secure with a toothpick.

Step - 5 Pour 1/4 inch water in the bottom of the pan and tent the ham with foil.

Step - 6 Roast until an instant-read thermometer inserted in the thickest part of the ham (avoiding bone) registers 130 degrees F, about 2 hours 30 minutes (or about 15 minutes per pound).

Step - 7 Meanwhile, combine the honey, brown sugar and reserved pineapple juice in a large saucepan set over medium heat. Simmer, stirring occasionally, until thickened, syrupy and reduced to about 3 cups, 25 to 30 minutes. Set aside.

Step - 8 Increase the oven temperature to 425 degrees F.

Step - 9 Uncover the pan and carefully brush a third of the glaze all over the ham. If the water in the roasting pan has evaporated, add more. Bake the ham for 15 minutes more. Brush with another third of the glaze and bake for 15 minutes more. Brush the remaining glaze over the ham and cook until the glaze is shiny and the skin is dark golden brown and crispy, about 15 minutes more. Let rest for 15 minutes.

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Meet Our Staff



We're thrilled to announce a significant shift in our management approach as we transition to a dynamic team-based structure. This strategic evolution marks an exciting new chapter for our organization.



Penny O'Dell - Revenue Cycle Lead

Penny O'Dell has a long-standing relationship with Svast, first as a client and now as a valued team member. A certified AAPC coder with over 30 years of experience, Penny is passionate about accounts receivable (AR) and brings a wealth of knowledge to the team. Her expertise includes specialization in workers' compensation and no fault, where she consistently excels. Penny is currently furthering her professional development by studying to become a Certified Professional Medical Auditor (CPMA), underscoring her commitment to excellence in her field. Outside of work, Penny enjoys spending time with her grandkids, fishing, hiking, and quilting, among other hobbies that reflect her vibrant and multifaceted personality. Her dedication and expertise make her an invaluable asset to Svast.



Madeline Young - Revenue Cycle Lead

Madeline has only been with Svast for a year, but in that time, she's had the pleasure of watching the company grow and thrive. She's developed a deep understanding of her work, particularly in billing, and is eager to continue learning. Madeline takes pride in collaborating with her team to exceed client expectations and solve new challenges. Outside of work, Madeline loves spending time with her partner and their four playful kitties, catching basketball games, and curling up with a good book.



Ningshok Zimik - Assistant Manager - Client Delivery

Ningshok Zimik has 16 years of extensive experience in the US healthcare industry. His proven track record includes identifying and resolving challenges related to practitioner support, improved financial performance, and process optimization. Ningshok is a strong advocate for leveraging technology (automation) to enhance productivity, efficiency, and free up valuable staff time for patient care and strategic initiatives. In his free time, he enjoys spending quality moments with family and participating in outdoor activities.



Michelle Lyon - Revenue Cycle Lead

Michelle is a dedicated wife and mother of two, as well as a proud Nana to two grandsons, with a third grandchild on the way. She brings over 20 years of expertise in Gastroenterology, having started at the front desk and progressed to the role of A/R Manager, along with two years of experience in Neurology. In her spare time, Michelle loves creating cherished memories with her family, sewing, and exploring new recipes in the kitchen.

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