

Medicare Part B Giveback

Job Aid – CPL-ISO-155e

Misunderstanding of the Medicare Part B Giveback is a source of beneficiary complaints. This job aid offers benefit information that should be shared with beneficiaries considering enrollment in one of these plans.

Overview

The Medicare Giveback Benefit is a Part B premium rebate benefit offered by some Medicare Part C (Medicare Advantage) plans. Humana has several plans that offer this benefit.

For members enrolled in a Medicare Advantage plan with this benefit, Humana will pay some or all of the Part B monthly premium. The amount covered can range from 10 cents to the full Part B premium cost (\$185 in 2025).

Reimbursement Process

Members will not receive the giveback directly from Humana. Reimbursement occurs in one of two ways:

1. If the members pays their Part B premium through Social Security, the Part B Giveback will be credited monthly to their Social Security check.
2. If the member doesn't pay the Part B premium through Social Security, they will pay a reduced monthly amount directly to Medicare.
3. If the member receives Railroad Retirement Benefits, the Part B Giveback will be applied to the monthly railroad benefit.

Important Information for Beneficiaries

- When first joining a new Part B Giveback plan, it can take up to 3 months for the reimbursement to start. When it starts, the member should be reimbursed for each month they weren't compensated since joining the new plan.
- If a member's reimbursement is delayed or feel they did not receive the correct Giveback amount, refer them to the Social Security Administration (SSA) @ 800-772-1213, not CMS. SSA administers the Giveback program.
- If the member's Part B premium is paid in full by their state, they will NOT receive an additional Giveback amount from the Humana plan.
- If the member's Part B premium is paid partially by their state, they will NOT receive the full Giveback amount from the Humana plan.
- The member could be responsible for a portion of the Part B premium if their state subsidy and the Humana Giveback does not equal the total of the Part B premium (\$185 for 2025).
 - For example: State pays \$50, Humana Giveback is \$105 ($\$50 + \$105 = \$155$). Member is responsible for the difference ($\$185 - \155) of \$30.

Note: The Giveback amount will vary based on service area. Refer to the Summary of Benefits/Evidence of Coverage for the Giveback amount offered on the Humana plan.