

# Helping your Participants prepare for Retirement: Health Care Costs

# Agenda

- Understanding Health Care In Retirement
- Health Care Cost Assessment



# Understanding Health Care

Did you  
know?

Health care  
will likely be  
your **second**  
**largest expense**  
in retirement<sup>1</sup>

<sup>1</sup> "Average Annual Expenditures and Characteristics," Consumer Expenditure Survey, 2012, Bureau of Labor Statistics. (Percentage of total expenditure for 75+ year olds)

# Health care costs: A key consideration for retirement

- Health care cost is a complex issue
- Many people remain unprepared
- Women are more likely to underestimate the amount needed<sup>1</sup>

**4 out of 5**  
people cannot accurately estimate health care costs in retirement<sup>2</sup>

<sup>1</sup> Data was collected via an online survey by Harris Interactive on behalf of Nationwide from Jan. 3-19, 2012. The survey was among 625 adults ages 55+ having \$250,000 or more in household assets who plan to retire by 2020 and 625 retired adults ages 65+ having \$250,000 or more in household assets. Results were weighted as needed for age, sex, race/ethnicity, education, region, household income and investable assets. Propensity score weighting was also used to adjust for respondents' propensity to be online.

<sup>2</sup> Nationwide Survey "Health Care Costs in Retirement", Customer survey of 625 respondents, January 2012.

# Understanding Health Care

## Option 1

**Original Medicare**  
Part A and Part B

+

**Secondary Insurance**  
GHI, MedSup

+

**Rx Coverage**  
Part D or GHI

## Option 2

**Medicare  
Advantage (Part C)**

1. Hospitalization,
2. Medical
3. Rx (MA-PD)

**OR**

# Understanding Health Care

## Option 1 – Medicare Part A: Hospital Insurance<sup>11</sup>

- Inpatient Hospitalization
- Skilled Nursing Facilities
- Home Health Care
- Hospice

Patient costs for an in-hospital stay, 2017	
<b>Days 1 - 60</b>	<b>\$1,316 deductible</b>
<b>Days 61 - 90</b>	<b>\$315 per day copay</b>
<b>Days 91 - 150</b>	<b>\$630 per day copay</b>
<b>Days 150+</b>	<b>All costs</b>

<sup>11</sup> Medicare.gov. Medicare 2014 & 2015 costs at a glance.

# Understanding Health Care

## Option 1 – Medicare Part B: Medical Insurance<sup>12</sup>

- Doctors/Providers
- Preventive Benefits
- Durable Medical Equipment
- Outpatient Services

Individual Pays, 2017	
	• Monthly premium (based on MAGI)
	• \$183 deductible
	• 20% coinsurance on doctors' services and outpatient care

<sup>12</sup> Medicare.gov. Medicare 2014 & 2015 costs at a glance.



# Understanding Health Care

## Option 1 – Medicare Part B: Monthly Premiums<sup>13</sup>

If Your Yearly Income in 2015 was:		You Pay (2017)
Filed Individual Tax Return	Filed Joint Tax Return	
\$85,000 or less	\$170,000 or less	\$134.00
\$85,000 - \$107,000	\$170,000 - \$214,000	\$146.90
\$107,000 - \$160,000	\$214,000 - \$320,000	\$209.80
\$160,000 - \$214,000	\$320,000 - \$428,000	\$272.70
above \$214,000	above \$428,000	\$335.70

<sup>13</sup> Medicare.gov. Medicare 2014 & 2015 costs at a glance

# Understanding Health Care

## Option 1 – Medicare Part D: Prescription Drug Coverage

Available two ways:

- Stand-alone Prescription Drug Plans (PDPs)
- Through Medicare Advantage Plans (MAPDs)

ALL people with Medicare can get Part D

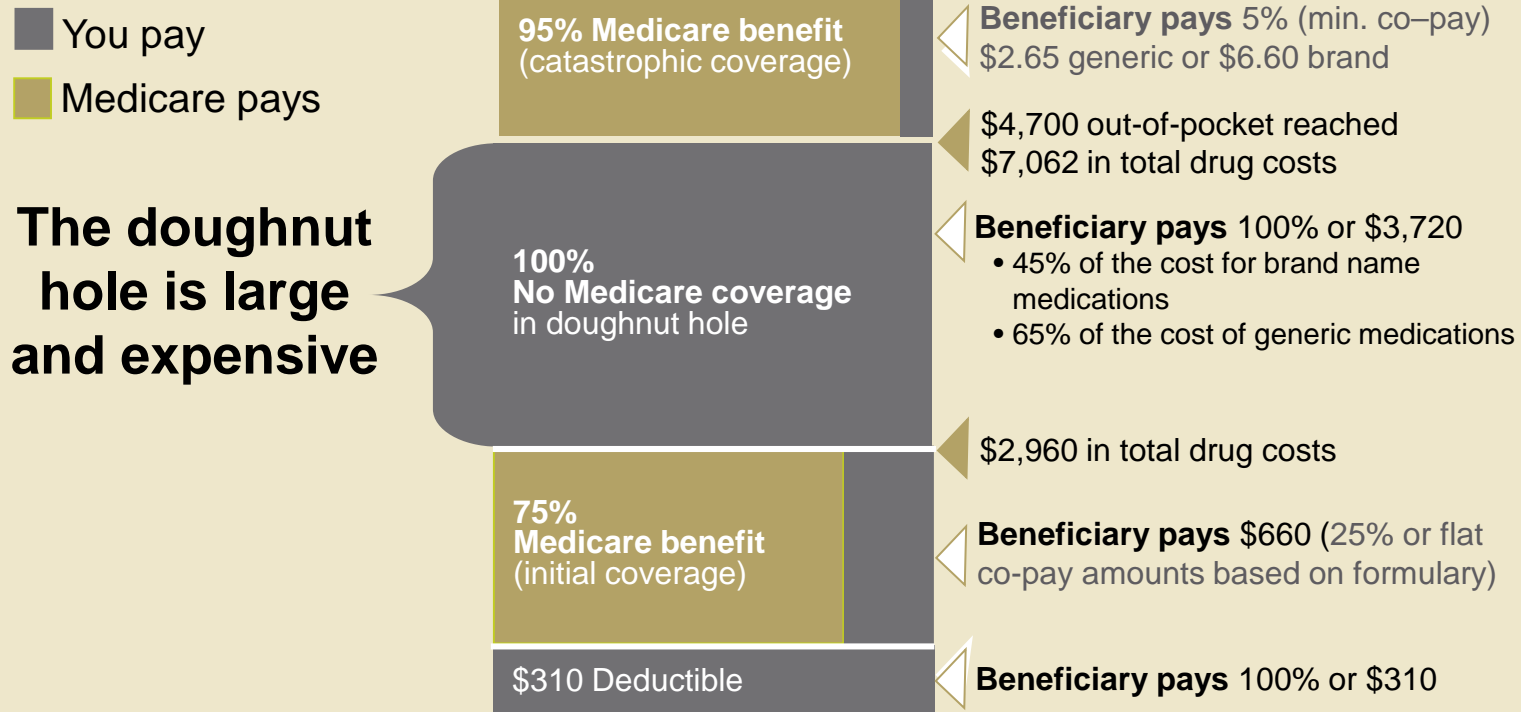
Open Enrollment Oct 17<sup>th</sup> to Dec 7<sup>th</sup> 2017:

- Other enrollment times based on circumstance
- Coverage begins Jan. 1, 2016

# Understanding Health Care

## Option 1 – Medicare Part D: Prescription Drug Coverage (2017)

\*\* Premiums vary by insurer



Source: Medicare and You, 2015. Medicare.gov

# Understanding Health Care

## Option 1 – Medigap: Medicare supplemental insurance

- Pay only after Original Medicare (Parts A & B)
- Flexibility to see any doctor who accepts Medicare
- Open Enrollment - 6 months beginning with Part B effective date at age 65 or older
- Does not cover prescriptions

# Understanding Health Care

## Cost of Medicare Premiums:

	Monthly	Annual
Medicare Part A	\$0	\$0
Medicare Part B	\$104.90	\$1,258.80 <sup>14</sup>
Medicare Part D	\$39.90	\$478.80 <sup>15</sup>
Medigap Policy	\$ 185.00	\$ 2,220.00 <sup>16</sup>
<b>Total Per Person</b>	<b>\$329.80</b>	<b>\$3,957.60</b>
<b>Per Couple</b>	<b>\$659.60</b>	<b>\$7,915.20</b>

<sup>14</sup> Medicare.gov. Medicare 2013 & 2014 costs at a glance. <http://1.usa.gov/190ejwx>.

<sup>15</sup> Kaiser Family Foundation. "Medicare Part D: A First Look at Plan Offerings in 2014." October 10, 2013. Weighted average premium for Medicare Part D Stand-Alone Prescription Drug Plans".

<sup>16</sup> Medicare.gov. Median cost for Medigap Policy C in Columbus, Ohio. Ranges from \$117 to \$253.

# How your participants can prepare now

Understand  
employer's  
health  
benefits

Nationwide  
has the resources  
to help

Start having  
candid  
conversations

# Health Care Cost Assessment

# Health Care Cost Assessment

NATIONWIDE INSTITUTE<sup>SM</sup>

Health care in retirement



## Your Health Care Cost Assessment

A personalized estimate of retirement health care costs to help you plan for the future

*Includes Medicare, out-of-pocket, and long-term care expense estimates*

Designed for John Doe and Jane Doe  
Monday, January 13, 2014

Prepared by Sample Producer

\*\*\*\*\*  
\*\*\*\*\*  
\*\*\*\*\*, XX 99999  
(999) 999-9999

The information collected on the Personalized Health Care Cost Assessment will be kept confidential and used to provide an estimate of a client's potential health care costs in retirement. The estimate is based on a client's specific financial situation and goals, as well as their current overall health condition. The client's financial situation and health conditions may change over time and this may affect their future changes. Please keep in mind that the estimates resulting from this fact finder are for hypothetical purposes only and are not guaranteed.

For more information on how Nationwide Financial<sup>®</sup> protects your personal information, visit our online privacy policy at <http://www.nationwide.com/privacy-security.jsp>.

• Not a deposit • Not FDIC or NCUA insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value





# Health Care Cost Assessment

Year	John Doe					Jane Doe					Household Total	Total Without Part D
	Age	Private or Part B	Part D and Supplemental Premiums	Additional Costs	Total	Age	Private or Part B	Part D and Supplemental Premiums	Additional Costs	Total		
2036						82	\$4,300	\$10,427	\$1,085	\$15,812	\$15,812	\$11,512
2037						83	\$4,536	\$11,175	\$1,119	\$16,830	\$16,830	\$12,294
2038						84	\$4,786	\$11,968	\$1,156	\$17,910	\$17,910	\$13,124
2039						85	\$5,049	\$12,817	\$1,193	\$19,059	\$19,059	\$14,010
2040						86	\$5,327	\$13,716	\$1,231	\$20,274	\$20,274	\$14,947
2041						87	\$5,620	\$14,679	\$1,272	\$21,571	\$21,571	\$15,951
2042						88	\$5,929	\$15,593	\$1,323	\$22,845	\$22,845	\$16,916
2043						89	\$6,255	\$16,504	\$1,367	\$24,126	\$24,126	\$17,871
2044						90	\$6,599	\$17,445	\$1,408	\$25,452	\$25,452	\$18,853
<b>Total</b>		<b>\$42,587</b>	<b>\$89,569</b>	<b>\$29,219</b>	<b>\$161,375</b>		<b>\$95,064</b>	<b>\$223,641</b>	<b>\$24,333</b>	<b>\$343,038</b>	<b>\$504,413</b>	<b>\$366,762</b>
<b>Average*</b>		<b>\$2,662</b>	<b>\$5,598</b>	<b>\$1,826</b>	<b>\$10,086</b>		<b>\$3,656</b>	<b>\$8,602</b>	<b>\$936</b>	<b>\$13,194</b>	<b>\$19,401</b>	<b>\$14,106</b>

\*Averages are calculated from columns.

2032	78	\$3,471	\$7,951	\$2,331	\$13,753	78	\$3,471	\$7,951	\$938	\$12,360	\$26,113	\$19,171
2033	79	\$3,662	\$8,513	\$2,431	\$14,606	79	\$3,662	\$8,513	\$974	\$13,149	\$27,755	\$20,431
2034	80	\$3,863	\$9,111	\$2,535	\$15,509	80	\$3,863	\$9,111	\$1,009	\$13,983	\$29,492	\$21,766
2035						81	\$4,076	\$9,748	\$1,046	\$14,870	\$14,870	\$10,794

2044						90	\$6,599	\$17,445	\$1,408	\$25,452	\$25,452	\$18,853
<b>Total</b>		<b>\$42,587</b>	<b>\$89,569</b>	<b>\$29,219</b>	<b>\$161,375</b>		<b>\$95,064</b>	<b>\$223,641</b>	<b>\$24,333</b>	<b>\$343,038</b>	<b>\$504,413</b>	<b>\$366,762</b>
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\*Averages are calculated from columns.

# Participant & Spousal Information

## Health Care Cost Assessment Fact Finder

Date: \_\_\_\_\_

### Participant Contact Information

First Name:	MI:	Last Name:	
Email:	Phone:	Fax:	

Yes, I would like to to receive information on health care costs in retirement from a licensed financial representative.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Participant and Spouse/Partner Information** Couples and partners sharing a household should complete all of the fields below, even if you are planning for only one spouse or partner. The assessment considers the availability of receiving care from a spouse or partner in determining the health care and long-term care cost estimate.

	First Name	Last Name	Gender	Current Age	Retirement Age	Retirement Location	
						City	State
Participant							
Spouse/ Partner							

# Assessment Questions

Assessment Questions (Check Yes or No)	Participant's Response	Spouse's/Partner's Response
If you plan to retire prior to age 65, will you need to purchase private health insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Current health*</b>		
Diagnosed with high blood pressure?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnosed with high cholesterol?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnosed with type 1 diabetes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnosed with type 2 diabetes?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Diagnosed with cardiovascular disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No Years since diagnosis: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Years since diagnosis: _____
Diagnosed with cancer?	<input type="checkbox"/> Yes <input type="checkbox"/> No Years since diagnosis: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No Years since diagnosis: _____
Diagnosed with multiple sclerosis?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Lifestyle &amp; health history</b>		
Currently a tobacco user?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Dependent on cane, walker or wheelchair?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Family history of diabetes or cardiovascular disease?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

# Retirement Income

**Annual Income In Retirement**— Select the range that best fits your actual or estimated post-retirement income (not your income level before retirement.) Use your modified adjusted gross income (MAGI) and assume today's dollars. Your retirement income helps determine the cost for Medicare Parts B & D. Values below are hypotheticals based on ranges of Federal standards.

Married filing jointly: for married couples filing a joint tax return	Married filing separately: for married couples filing separate tax returns		Individual: for single persons filing an individual tax return	
	Participant	Spouse/Partner	Individual 1	Individual 2
<input type="checkbox"/> \$170,000 or less	<input type="checkbox"/>	<input type="checkbox"/> \$85,000 or less	<input type="checkbox"/>	<input type="checkbox"/> \$85,000 or less
<input type="checkbox"/> \$170,001 to \$214,000	<input type="checkbox"/>	<input type="checkbox"/> \$85,001 to \$129,000	<input type="checkbox"/>	<input type="checkbox"/> \$85,001 to \$107,000
<input type="checkbox"/> \$214,001 to \$320,000	<input type="checkbox"/>	<input type="checkbox"/> more than \$129,001	<input type="checkbox"/>	<input type="checkbox"/> \$107,001 to \$160,000
<input type="checkbox"/> \$320,001 to \$428,000			<input type="checkbox"/>	<input type="checkbox"/> \$160,001 to \$214,000
<input type="checkbox"/> more than \$428,001			<input type="checkbox"/>	<input type="checkbox"/> more than \$214,001



# Medicare Coverage

**Medicare Coverage**— Choose from the following Medicare coverage options. **All Medicare premiums plus additional medical costs will be used as the default option if no other option is selected.**

Include Medicare parts A, B, & D plus supplemental insurance premiums and out-of-pocket expenses. <i>Your employer offers no retiree health care insurance or coverage. Show all costs associated with health care in retirement.</i>	<input type="checkbox"/>
Include Medicare parts A, B & D plus supplemental insurance premiums only. <i>Your employer offers no coverage and you want to see Medicare premiums for Hospitals, Doctors and Drugs and Supplemental Insurance Premiums only</i>	<input type="checkbox"/>
Include Medicare parts A, B & D only. <i>Your employer offers supplemental coverage and requires you to pay Medicare premiums for Hospitals, Doctors and Drugs.</i>	<input type="checkbox"/>
Include Medicare parts A & B only. <i>Your employer only requires the payment of Medicare Part B Premiums (for example, Tri-Care for Life).</i>	<input type="checkbox"/>

\* Assessment is not designed for persons already diagnosed with Alzheimer's, Parkinson's or other disqualifying conditions.

# Expert Partner – We have Tools & Resources



**Plan for retirement health care costs with confidence.**

Health care expenses are the second largest expense in retirement after housing costs.\* While Medicare or private insurance may pay for some of these costs, you'll likely pay a significant portion out of your own pocket.

**Get started now with a personalized Nationwide Health Care Cost Assessment.**

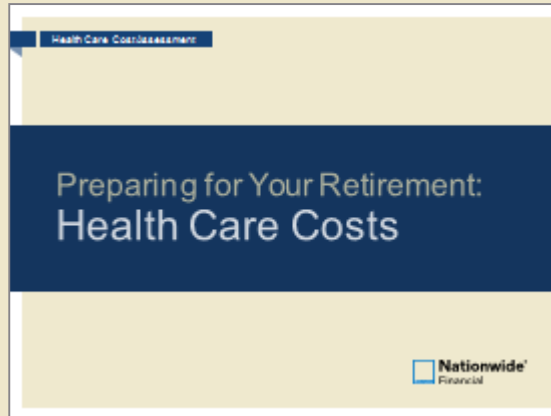
Nationwide's knowledgeable financial specialists can help you plan more confidently for retirement medical expenses with our Health Care Cost Assessment that:

- Personalizes your estimate based on your outlook for retirement, current health conditions, family medical background, as well as your employer Medicare options
- Shows you how much health care spending can change throughout retirement and what you can expect to pay for out-of-pocket health care costs and Medicare premiums
- Can help create a personalized plan to address your health care costs throughout retirement

**Call 1-866-975-6363 today**  
for your Nationwide Health Care Cost Assessment.




Health Care Flier

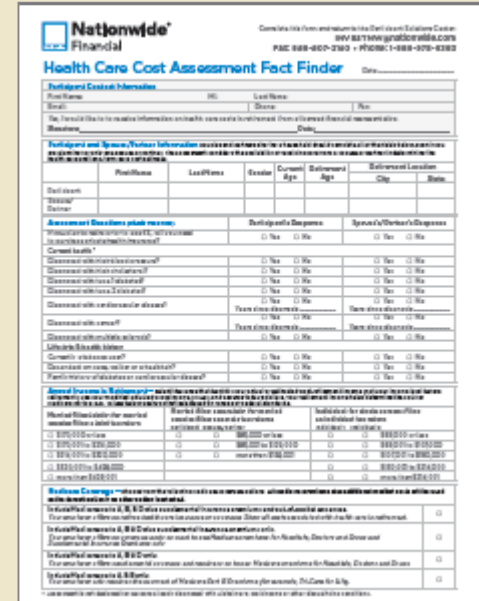


**Health Care Cost Assessment**

## Preparing for Your Retirement: Health Care Costs



Presentation



**Nationwide Financial**  
Health Care Cost Assessment Fact Finder

**Personal and Spouse/Partner Information**

**Assessment Questions please answer:**

**Assess Your Costs & Expenses**

Estimated Monthly Retirement Expenses	Estimated Monthly Retirement Expenses	Estimated Monthly Retirement Expenses
1) \$0 - \$100	1) \$100 - \$200	1) \$200 - \$300
2) \$100 - \$200	2) \$200 - \$300	2) \$300 - \$400
3) \$200 - \$300	3) \$300 - \$400	3) \$400 - \$500
4) \$300 - \$400	4) \$400 - \$500	4) \$500 - \$600
5) \$400 - \$500	5) \$500 - \$600	5) \$600 - \$700
6) \$500 - \$600	6) \$600 - \$700	6) \$700 - \$800
7) \$600 - \$700	7) \$700 - \$800	7) \$800 - \$900
8) \$700 - \$800	8) \$800 - \$900	8) \$900 - \$1,000
9) \$800 - \$900	9) \$900 - \$1,000	9) \$1,000 - \$1,100
10) \$900 - \$1,000	10) \$1,000 - \$1,100	10) \$1,100 - \$1,200
11) \$1,000 - \$1,100	11) \$1,100 - \$1,200	11) \$1,200 - \$1,300
12) \$1,100 - \$1,200	12) \$1,200 - \$1,300	12) \$1,300 - \$1,400
13) \$1,200 - \$1,300	13) \$1,300 - \$1,400	13) \$1,400 - \$1,500
14) \$1,300 - \$1,400	14) \$1,400 - \$1,500	14) \$1,500 - \$1,600
15) \$1,400 - \$1,500	15) \$1,500 - \$1,600	15) \$1,600 - \$1,700
16) \$1,500 - \$1,600	16) \$1,600 - \$1,700	16) \$1,700 - \$1,800
17) \$1,600 - \$1,700	17) \$1,700 - \$1,800	17) \$1,800 - \$1,900
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87) \$8,600 - \$8,700	87) \$8,700 - \$8,800	87) \$8,800 - \$8,900
88) \$8,700 - \$8,800	88) \$8,800 - \$8,900	88) \$8,900 - \$9,000
89) \$8,800 - \$8,900	89) \$8,900 - \$9,000	89) \$9,000 - \$9,100
90) \$8,900 - \$9,000	90) \$9,000 - \$9,100	90) \$9,100 - \$9,200
91) \$9,000 - \$9,100	91) \$9,100 - \$9,200	91) \$9,200 - \$9,300
92) \$9,100 - \$9,200	92) \$9,200 - \$9,300	92) \$9,300 - \$9,400
93) \$9,200 - \$9,300	93) \$9,300 - \$9,400	93) \$9,400 - \$9,500
94) \$9,300 - \$9,400	94) \$9,400 - \$9,500	94) \$9,500 - \$9,600
95) \$9,400 - \$9,500	95) \$9,500 - \$9,600	95) \$9,600 - \$9,700
96) \$9,500 - \$9,600	96) \$9,600 - \$9,700	96) \$9,700 - \$9,800
97) \$9,600 - \$9,700	97) \$9,700 - \$9,800	97) \$9,800 - \$9,900
98) \$9,700 - \$9,800	98) \$9,800 - \$9,900	98) \$9,900 - \$10,000
99) \$9,800 - \$9,900	99) \$9,900 - \$10,000	99) \$10,000 - \$10,100
100) \$9,900 - \$10,000	100) \$10,000 - \$10,100	100) \$10,100 - \$10,200

Fact Finder

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