

## Medical Expense Consequence of Moving to Italy

	Couple A Annual	Couple B Annual	Couple C Annual
Total Income in Euro	€ 62,000	€ 124,000	€ 186,000

### US Medical Expenses

Medicare Part B Premium	\$ 4,440	\$ 4,440	\$ 4,440
Medicare Part B IRMAA	\$ -	\$ -	\$ 4,440
Medicare Part D	\$ -	\$ -	\$ -
Medicare Part D IRMAA	\$ -	\$ -	\$ 4,418
Medigap Premium	\$ 2,853	\$ 2,853	\$ 2,853
Medicare Deductible	\$ 514	\$ 514	\$ 514
Max Out of Pocket for Drugs	\$ 4,000	\$ 4,000	\$ 4,000
Total Expenses in USD	\$ 11,807	\$ 11,807	\$ 20,666

### Italy Medical Expenses

National Health Service	€ 4,000	€ 4,000	€ 4,000
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### Assumptions

expenses are total expenses for a couple

Italy health expenses are national and not private

Copays for visits and drugs are trivial in cost