!DOCTYPE html>

<html lang="en">

<head>

<meta charset="UTF-8">

<meta name="viewport" content="width=device-width, initial-scale=1.0">

<title>Medicare Part B Penalty Calculator</title>

</head>

<body class="p-6">

<h1 class="text-2xl font-bold mb-4">Medicare Part B Late Enrollment Penalty Calculator</h1>

<p class="mb-4">Enter how many full years you delayed enrolling in Medicare Part B after you were first eligible without having creditable coverage.</p>

<div class="mb-4">

<label for="yearsDelayed" class="block mb-2">Years Delayed:</label>

<input type="number" id="yearsDelayed" class="border rounded p-2" placeholder="Enter number of years" min="0">

</div>

<div class="mb-4">

<label for="currentPremium" class="block mb-2">Current Part B Premium ($):</label>

<input type="number" id="currentPremium" class="border rounded p-2" placeholder="Enter current premium amount" min="0">

</div>

<button onclick="calculatePenalty()" class="bg-blue-500 text-white px-4 py-2 rounded">Calculate Penalty</button>

<h2 class="text-xl font-bold mt-6">Result:</h2>

<p id="result" class="mt-2"></p>

<script>

function calculatePenalty() {

const yearsDelayed = parseInt(document.getElementById('yearsDelayed').value);

const currentPremium = parseFloat(document.getElementById('currentPremium').value);

if (isNaN(yearsDelayed) || isNaN(currentPremium) || yearsDelayed < 0 || currentPremium <= 0) {

document.getElementById('result').innerText = 'Please enter valid values for both fields.';

return;

}

const penaltyRate = 0.10; // 10% per year delayed

const penaltyAmount = currentPremium \* (penaltyRate \* yearsDelayed);

const totalMonthlyPremium = currentPremium + penaltyAmount;

document.getElementById('result').innerHTML = `

Delayed Years: <strong>${yearsDelayed}</strong><br>

Monthly Penalty: <strong>$${penaltyAmount.toFixed(2)}</strong><br>

New Monthly Premium: <strong>$${totalMonthlyPremium.toFixed(2)}</strong><br>

<em>Note: This penalty lasts for life.</em>

`;

}

</script>

</body>

</html>