

2020 Medicare Parts A and B Premiums and Cost Sharing

PART A

Part A Monthly Premium

Most people pay \$0 each month for Part A, because they worked and contributed to SSA/Medicare 40+ quarters.

If you have between 30 and 39 quarters, you may buy into Part A for \$252 per month.

If you have less than 30 quarters, you may buy into Part A for \$458 per month.

Hospital stay	\$1,408 deductible for days 1-60 of each benefit period. \$352 per day for days 61-90 each benefit period \$704 per day for Lifetime Reserve days (Lifetime Reserve Days are 60 extra days of coverage you can use in your lifetime.) All costs for each day over 90 days once Lifetime Reserve days are exhausted
Skilled Nursing Facility	\$0 for the first 20 days each benefit period \$176 per day for days 21-100 each benefit period All costs for each day after day 100 in benefit period.
Hospice Care	\$5 co-pay for out-patient prescription drugs and 5% of Medicare approved inpatient respite care

PART B

Monthly Base Premium	\$144.60
Annual Deductible	\$198.00

Medicare Approved Services	20% coinsurance for most doctor services, outpatient therapy, preventive services, and durable medical equipment
Home Health	\$0 for Medicare approved services
Clinical Laboratory services	\$0 for Medicare approved services
Mental Health	20 coinsurance for Medicare approved services
Blood (inpatient)	All costs for first three units of blood
Blood (outpatient)	All costs for first three units of blood, then 20% of Medicare approved amount additional units of blood.

PARTS B and D Income Adjustment for Higher Income Beneficiaries

If your yearly modified adjusted gross income is:		Part B Monthly Adjustment	Total Monthly Part B Premium	Part D Monthly Adjustment*
File Individual Tax Return	File Joint Tax Return			
\$87,000 or less	\$174,000 or less	\$0.00	\$144.60	\$0.00
\$87,001 - \$109,000	\$174,001 - \$218,000	\$57.80	\$202.40	\$12.20
\$109,001 - \$136,000	\$218,001 - \$272,000	\$144.60	\$289.20	\$31.50
\$136,001 - \$163,000	\$272,001 - \$326,000	\$231.40	\$376.00	\$50.70
\$163,001-\$499,999	\$326,001-\$749,999	\$318.10	\$462.70	\$70.00
\$500,000 or above	Above \$750,000	\$347.00	\$491.60	\$76.40
Married filing separately with modified adjusted gross income:		Part B Monthly Adjustment	Total Monthly Part B Premium	Part D Monthly Adjustment*
\$87,000 or less		\$0.00	\$144.60	\$0.00
\$87,001 - \$412,999		\$318.10	\$462.70	\$70.00
\$413,000 or above		\$347.00	\$491.60	\$76.40
*plus plan premium and any penalties				

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