

What are the Medicare premiums and coinsurance rates for 2011?

Medicare Premiums for 2011:

Part A: (Hospital Insurance) Premium

- Most people do not pay a monthly Part A premium because they or a spouse has 40 or more quarters of Medicare-covered employment.
- The Part A premium is \$248.00 per month for people having 30-39 quarters of Medicare-covered employment.
- The Part A premium is \$450.00 per month for people who are not otherwise eligible for premium-free hospital insurance and have less than 30 quarters of Medicare-covered employment.

Part B: (Medical Insurance) Premium

Most beneficiaries will continue to pay the same \$96.40 or \$110.50 premium amount in 2011. Beneficiaries who currently have the Social Security Administration (SSA) withhold their Part B premium and have incomes of \$85,000 or less (or \$170,000 or less for joint filers) will not have an increase in their Part B premium in 2011. For additional details, see our FAQ titled: "[Will my Medicare Part B premium increase in 2011?](#)"

For all others, the standard Medicare Part B monthly premium will be \$115.40 in 2011, which is a 4.4% increase over the 2010 premium. The Medicare Part B premium is increasing in 2011 due to possible increases in Part B costs. If your income is above \$85,000 (single) or \$170,000 (married couple), then your Medicare Part B premium may be higher than \$115.40 per month. For additional details, see our FAQ titled: "[2011 Part B Premium Amounts for Persons with Higher Income Levels](#)".

Medicare Deductible and Coinsurance Amounts for 2010:

Part A: (pays for inpatient hospital, skilled nursing facility, and some home health care) For each benefit period Medicare pays all covered costs except the Medicare Part A deductible (2011 = \$1,132) during the first 60 days and coinsurance amounts for hospital stays that last beyond 60 days and no more than 150 days.

For each benefit period you pay:

- A total of \$1,132 for a hospital stay of 1-60 days.

- \$283 per day for days 61-90 of a hospital stay.
- \$566 per day for days 91-150 of a hospital stay (Lifetime Reserve Days).
- All costs for each day beyond 150 days

Skilled Nursing Facility Coinsurance

- \$141.50 per day for days 21 through 100 each benefit period.

Part B: (covers Medicare eligible physician services, outpatient hospital services, certain home health services, durable medical equipment)

- \$162.00 per year. (Note: You pay 20% of the Medicare-approved amount for services after you meet the \$162.00 deductible.)

Additional information about the Medicare premiums, deductibles, and coinsurance rates for 2011 is available in the November 4, 2010 Fact Sheet titled, "[Medicare Premiums, Deductibles for 2011](#)" on the www.cms.gov website.