# **2019 Medicare Costs**

### **Medicare Part A (Hospital Insurance) Costs**

#### **Part A Monthly Premium**

Most people don't pay a Part A premium because they paid Medicare taxes while working. If you don't get premium-free Part A, you pay up to \$437 each month.

#### **Hospital Stay**

In 2019, you pay

- \$1,364 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$341 per day for days 61–90 of each benefit period
- \$682 per "lifetime reserve day" after day 90 of each benefit period (up to a maximum of 60 days over your lifetime)

#### **Skilled Nursing Facility Stay**

In 2019, you pay

- \$0 for the first 20 days of each benefit period
- \$170.50 per day for days 21–100 of each benefit period
- All costs for each day after day 100 of the benefit period

## **Medicare Part B (Medical Insurance) Costs**

#### **Part B Monthly Premium**

The standard Part B premium amount in 2019 is \$135.50 or higher depending on your income. However, most people who get Social Security benefits pay less than this amount (\$130 on average). Social Security will tell you the exact amount you'll pay for Part B in 2019.

You pay the standard premium amount (or higher) if:

- You enroll in Part B for the first time in 2019.
- You don't get Social Security benefits.
- You're directly billed for your Part B premiums.
- You have Medicare and Medicaid, and Medicaid pays your premiums. (Your state will pay the standard premium amount of \$135.50 in 2019.)
- Your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount.

If you're in 1 of these 5 groups, here's what you'll pay:

If your yearly income in 2017 was			
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$135.50
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	not applicable	\$189.60
above \$107,000 up to \$133,500	above \$214,000 up to \$267,000	not applicable	\$270.90
above \$133,500 up to \$160,000	above \$267,000 up to \$320,000	not applicable	\$352.20
above \$160,000 and less than \$500,000	above \$320,000 and less than \$750,000	above \$85,000 and less than \$415,000	\$433.40
\$500,000 or above	\$750,000 and above	\$415,000 and above	\$460.50

If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

#### Part B Deductible—\$185 per year

# Medicare Advantage Plans (Part C) and Medicare Prescription Drug Plans (Part D) Premiums

Visit Medicare.gov/find-a-plan to get plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. You can also call the plan or your State Health Insurance Assistance Program (SHIP). To get the most up-to-date SHIP phone numbers, visit shiptacenter.org or call 1-800-MEDICARE.

## **Part D Monthly Premium**

The chart below shows your estimated prescription drug plan monthly premium based on your income. If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium.

If your yearly ir	You pay (in 2019)		
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	Your plan premium
above \$85,000	above \$170,000	not applicable	\$12.40 + your
up to \$107,000	up to \$214,000		plan premium
above \$107,000	above \$214,000	not applicable	\$31.90 + your
up to \$133,500	up to \$267,000		plan premium
above \$133,500	above \$267,000	not applicable	\$51.40 + your
up to \$160,000	up to \$320,000		plan premium
above \$160,000 and less than \$500,000	above \$320,000 and less than \$750,000	above \$85,000 and less than \$415,000	\$70.90 + your plan premium
\$500,000 or	\$750,000 and	\$415,000 and above	\$77.40 + your
above	above		plan premium

#### 2019 Part D National Base Beneficiary Premium — \$33.19

This figure is used to estimate the Part D late enrollment penalty and the income-related monthly adjustment amounts listed in the table above. The national base beneficiary premium amount can change each year. See your Medicare & You handbook or visit Medicare.gov for more information.

For more information about Medicare costs, visit Medicare.gov.

