



# 2019 Medicare Deductibles, Coinsurance and Premiums

*Medicare Questions? Free, confidential, objective* *October 2018*  
*Call SHIIP at 1-800-351-4664 (TTY 1-800-735-2942)*

## Part A

### Inpatient Hospital

|              |                            |           |
|--------------|----------------------------|-----------|
| Deductible:  | Per Benefit Period         | \$1,364   |
| Coinsurance: | Days 61-90                 | \$341/day |
|              | Lifetime Reserve Days (60) | \$682/day |

### Skilled Nursing Facility

|              |              |              |
|--------------|--------------|--------------|
| Coinsurance: | Days 21-100: | \$170.50/day |
|--------------|--------------|--------------|

### Monthly Premium:

|  |       |
|--|-------|
| 40 quarters of Social Security work credit -----           | Free  |
| 30-39 quarters of Social Security work credit -----        | \$240 |
| Less than 30 quarters of Social Security work credit ----- | \$437 |

## Part B

|             |                   |       |
|-------------|-------------------|-------|
| Deductible: | Per Calendar Year | \$185 |
|-------------|-------------------|-------|

### **Part B Monthly Premium -** Based on 2017 Modified Adjusted Gross Income

| If Your Yearly Adjusted Gross Income is |                        | Premium You Pay |
|---|------------------------|-----------------|
| File Individual Tax Return              | File Joint Tax Return  |                 |
| \$85,000 or less                        | \$170,000 or less      | \$135.50*       |
| \$85,001 - \$107,000                    | \$170,001-\$214,000    | \$189.60        |
| \$107,001 - \$133,500                   | \$214,001 - \$267,000  | \$270.90        |
| \$133,501 - \$160,000                   | \$267,001 - \$320,000  | \$352.20        |
| \$160,001 – \$500,000                   | \$320,001 - \$750,000  | \$433.40        |
| Greater than \$500,000                  | Greater than \$750,000 | \$460.50        |

#### **\*Who pays \$135.50 in 2018?**

- Those enrolled in Medicare Part B but not collecting Social Security or Railroad benefits in 2015, 2016, 2017 and 2018.
- Those enrolled in Part B for the first time in 2019.
- Those directly billed for their Part B premium.

#### **\*What does everyone else pay?**

- If you are paying less than \$134 in 2018, your 2019 Part B premium will increase by the amount your Social Security benefit increases up to \$135.50. In 2019 your Social Security benefit will increase by 2.8%.
- Beneficiaries with higher incomes also pay a higher premium (see chart above).