

# 2019 Medicare Parts A & B Premiums and Deductibles

- ✓ Coverage
- ✓ Medicare Parts A & B

## 2019 Medicare Parts A & B Premiums and Deductibles

On October 12, 2018, the Centers for Medicare & Medicaid Services (CMS) released the 2019 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs.

### Medicare Part B Premiums/Deductibles

Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

The standard monthly premium for Medicare Part B enrollees will be \$135.50 for 2019, an increase of \$1.50 from \$134 in 2018. An estimated 2 million Medicare beneficiaries (about 3.5%) will pay less than the full Part B standard monthly premium amount in 2019 due to the statutory hold harmless provision, which limits certain beneficiaries' increase in their Part B premium to be no greater than the increase in their Social Security benefits. The annual deductible for all Medicare Part B beneficiaries is \$185 in 2019, an increase of \$2 from the annual deductible \$183 in 2018. Premiums and deductibles for Medicare Advantage and Medicare Prescription Drug plans are already finalized and are unaffected by this announcement.

Since 2007, a beneficiary's Part B monthly premium is based on his or her income. These income-related monthly adjustment amounts (IRMAA) affect roughly 5 percent of people with Medicare Part B. The total premiums for high income beneficiaries for 2019 are shown in the following table:

Beneficiaries who file individual tax	Beneficiaries who file joint tax returns with	Income-related monthly adjustment	Total monthly premium
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<b>returns with income:</b>	<b>income:</b>	<b>amount</b>	<b>amount</b>
Less than or equal to \$85,000	Less than or equal to \$170,000	\$0.00	\$135.50
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	\$54.10	\$189.60
Greater than \$107,000 and less than or equal to \$133,500	Greater than \$214,000 and less than or equal to \$267,000	\$135.40	\$270.90
Greater than \$133,500 and less than or equal to \$160,000	Greater than \$267,000 and less than or equal to \$320,000	\$216.70	\$352.20
Greater than \$160,000 and less than \$500,000	Greater than \$320,000 and less than \$750,000	\$297.90	\$433.40
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$325.00	\$460.50

Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

<b>Beneficiaries who are married and lived with their spouses at any time during the</b>	<b>Income-related monthly</b>	<b>Total monthly premium</b>
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year, but who file separate tax returns from their spouses:	adjustment amount	amount
Less than or equal to \$85,000	\$0.00	\$135.50
Greater than \$85,000 and less than \$415,000	\$297.90	\$433.40
Greater than or equal to \$415,000	\$325.00	\$460.50

### Medicare Part A Premiums/Deductibles

Medicare Part A covers inpatient hospital, skilled nursing facility, and some home health care services. About 99 percent of Medicare beneficiaries do not have a Part A premium since they have at least 40 quarters of Medicare-covered employment.

The Medicare Part A inpatient hospital deductible that beneficiaries will pay when admitted to the hospital will be \$1,364 in 2019, an increase of \$24 from \$1,340 in 2018. The Part A inpatient hospital deductible covers beneficiaries' share of costs for the first 60 days of Medicare-covered inpatient hospital care in a benefit period. In 2019, beneficiaries must pay a coinsurance amount of \$341 per day for the 61<sup>st</sup> through 90<sup>th</sup> day of a hospitalization (\$335 in 2018) in a benefit period and \$682 per day for lifetime reserve days (\$670 in 2018). For beneficiaries in skilled nursing facilities, the daily coinsurance for days 21 through 100 of extended care services in a benefit period will be \$170.50 in 2019 (\$167.50 in 2018).

### Part A Deductible and Coinsurance Amounts for Calendar Years 2018 and 2019 by Type of Cost Sharing

	2018	2019
Inpatient hospital deductible	\$1,340	\$1,364

Daily coinsurance for 61 <sup>st</sup> –90 <sup>th</sup> Day	335	341
Daily coinsurance for lifetime reserve days	670	682
Skilled Nursing Facility coinsurance	167.50	170.50

Enrollees age 65 and over who have fewer than 40 quarters of coverage and certain persons with disabilities pay a monthly premium in order to voluntarily enroll in Medicare Part A. Individuals who had at least 30 quarters of coverage or were married to someone with at least 30 quarters of coverage may buy into Part A at a reduced monthly premium rate, which will be \$240 in 2019, an \$8 increase from 2018. Certain uninsured aged individuals who have less than 30 quarters of coverage and certain individuals with disabilities who have exhausted other entitlement will pay the full premium, which will be \$437 a month, a \$15 increase from 2018.

<b>2019 costs at a glance</b>	
Part A premium	Most people don't pay a monthly premium for Part A (sometimes called " <a href="#">premium-free Part A</a> "). If you buy Part A, you'll pay up to \$437 each month. If you paid Medicare taxes for less than 30 quarters, the standard Part A premium is \$437. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$240.
Part A hospital inpatient deductible and coinsurance	<p>You pay:</p> <ul style="list-style-type: none"> <li>• \$1,364 deductible for each benefit period</li> <li>• Days 1-60: \$0 coinsurance for each benefit period</li> <li>• Days 61-90: \$341 coinsurance per day of each benefit period</li> <li>• Days 91 and beyond: \$682 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)</li> <li>• Beyond lifetime reserve days: all costs</li> </ul>
Part B premium	The standard Part B premium amount is \$135.50 (or higher depending on

	your income).
Part B deductible and coinsurance	\$185 per year. After your deductible is met, you typically pay 20% of the <a href="#">Medicare-approved amount</a> for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and <a href="#">Durable medical equipment (DME)</a>