



## 2013 Part A and Part B Coinsurance and Deductibles

### **CMS Announces Medicare Premiums and Deductibles for 2013**

The Medicare Part A and Medicare Part B premium and deductible amounts for 2013 have been placed on Medicare's website.

#### **Part B Premium and Deductible**

The Part B premium will be **\$104.90 per month for 2013** and represents an increase of \$5 over the 2012 premium (\$99.90).

Beneficiaries will also see an increase in the Part B deductible from \$140 in 2012 to **\$147 in 2013**.

#### **Part A Premium and Deductible**

Most beneficiaries do not pay a Medicare Part A premium because they or a spouse have at least 40 quarters of Medicare-covered employment. However, individuals with fewer than 30 quarters of coverage may obtain Medicare Part A by paying a monthly premium of **\$441 in 2013**.

The **Part A deductible** paid by a beneficiary when admitted as an inpatient to a hospital will be increasing from \$1,156 (in 2012) to **\$1,184 for 2013**.

#### **Part A Coinsurance**

The Part A coinsurance amounts will also be increasing to the following in 2013:

- **\$296.00** per day for days 61-90 of inpatient hospitalization;
- **\$592.00** per day for days 91-150 of inpatient hospitalization (total of 60 lifetime reserve days, non-renewable).

#### **Skilled Nursing Facility Coinsurance**

- **\$148** per day for days 21-100

## **Part B – D Income Related Adjustment**

Some Individuals pay a higher monthly Medicare Part B premium based on their annual income. The **2013 Part B monthly premium rates** to be paid by beneficiaries who file an individual or joint tax return are:

<b>Beneficiaries who file an individual tax return with income:</b>	<b>Beneficiaries who file a joint tax return with income:</b>	<b>Income-related monthly adjustment amount</b>	<b>Total monthly premium amount</b>
Less than or equal to \$85,000	Less than or equal to \$170,000	\$0.00	\$104.90
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	\$42.00	\$146.90
Greater than \$107,000 and less than or equal to \$160,000	Greater than \$214,000 and less than or equal to \$320,000	\$104.90	\$209.80
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$320,000 and less than or equal to \$428,000	\$167.80	\$272.70
Greater than \$214,000	Greater than \$428,000	\$230.80	\$335.70

The Affordable Care Act required **Part D enrollees** whose incomes exceed the same thresholds that apply to Part B enrollees to pay an income-related monthly adjustment amount, in addition to their Part D plan premium. This requirement began in 2011. The **2013 Part D income-related monthly adjustment amounts to be paid are:**

<b>Beneficiaries who file an individual tax return with income:</b>	<b>Beneficiaries who file a joint tax return with income:</b>	<b>Income-related monthly adjustment amount</b>
Less than or equal to \$85,000	Less than or equal to \$170,000	\$0.00
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	\$11.60 + Your Plan Premium
Greater than \$107,000 and less than or equal to \$160,000	Greater than \$214,000 and less than or equal to \$320,000	\$29.90 + Your Plan Premium
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$320,000 and less than or equal to \$428,000	\$48.30 + Your Plan Premium
Greater than \$214,000	Greater than \$428,000	\$66.40 + Your Plan Premium

# 2013 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 \$441 each month.

### Hospital Stay

In 2013, you pay

- \$1,184 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$296 per day for days 61–90 of each benefit period
- \$592 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 2013, you pay

- \$0 for the first 20 days of each benefit period
- \$148 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

You pay a Part B premium each month. Most people will pay the standard premium amount. However, if your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you may pay more.

If Your Yearly Income in 2011 was		You pay
File Individual Tax Return	File Joint Tax Return	
\$85,000 or less	\$170,000 or less	\$104.90
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	\$146.90
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	\$209.80
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	\$272.70
above \$214,000	above \$428,000	\$335.70

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

**Part B Deductible - \$147 per year**

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

Visit [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan) to get plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also call the plan or your State Health Insurance Assistance Program.

### 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 Income in 2011 was		You pay
File Individual Tax Return	File Joint Tax Return	
\$85,000 or less	\$170,000 or less	Your Plan Premium
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	\$11.60 + Your Plan Premium
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	\$29.90 + Your Plan Premium
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	\$48.30 + Your Plan Premium
above \$214,000	above \$428,000	\$66.60 + Your Plan Premium

### 2013 Part D National Base Beneficiary Premium - \$31.17

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 [www.medicare.gov](http://www.medicare.gov) for more information.

For more information about Medicare costs, visit [www.medicare.gov](http://www.medicare.gov).

