



2020 Medicare Part A & B Premiums, Deductibles, And Coinsurances

Part B (Medical Insurance)

Premium - \$144.60 per month (Premiums will be higher for individuals with annual incomes of \$87,000 and married couples with annual incomes of \$174,000 or more.)

Deductible - \$198 per year of Medicare-approved charges

Part A (Hospital Insurance)

Deductible

- **\$1,408 (per benefit period)** – for days 1-60 of inpatient hospitalization

Coinsurance

- **\$352** per day for the 61st through the 90th day of inpatient hospitalization
- **\$704** per day for the 91st through the 150th day of inpatient hospitalization (total of 60 lifetime reserve days, non-renewable).

Skilled Nursing Facility Coinsurance

- **\$176** per day for the 21st through the 100th day.

Premium – Most people do not pay a Part A premium because they or a spouse have 40 or more quarters of Medicare-covered employment.

- If a person has **less than 30 quarters** of Medicare-covered employment the Part A premium is \$458 per month
- If a person has **30 to 39 quarters** of Medicare-covered employment, the Part A premium is \$252 per month.

