

**2025**

## **MEDICARE PART A & B PREMIUMS, DEDUCTIBLES AND COINSURANCES**



NC DEPARTMENT OF  
**INSURANCE**  
SENIORS' HEALTH INSURANCE  
INFORMATION PROGRAM

**MIKE CAUSEY** COMMISSIONER

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

- Premium
  - \$185 per month (Premiums will be higher for individuals with annual incomes of \$106,000 and married couples with annual incomes of \$212,000 or more.)
- Deductible
  - \$257 per year of Medicare-approved charges

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

- 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 \$518 per month
  - If a person has 30 to 39 quarters of Medicare-covered employment, the Part A premium is \$285 per month.
- Deductible
  - \$1,676 (per benefit period) – for days 1-60 of inpatient hospitalization
- Coinsurance
  - \$419 per day for the 61st through the 90th day of inpatient hospitalization
  - \$838 per day for the 91st through the 150th day of inpatient hospitalization (total of 60 lifetime reserve days, non-renewable).
- Skilled Nursing Facility Coinsurance
  - \$209.50 per day for the 21st through the 100th day.

### **Part B (Immunosuppressive Drug Coverage Only)**

- Certain Medicare enrollees who are 36 months post kidney transplant, and therefore are no longer eligible for full Medicare coverage, can elect to continue Part B coverage of immunosuppressive drugs by paying a premium. For, 2025 the immunosuppressive drug premium is \$110.40.