



# 2024 Medicare Part A & B Premiums, Deductibles, And Coinsurances

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## Part B (Medical Insurance)

**Premium - \$174.70 per month (Premiums will be higher for individuals with annual incomes of \$103,000 and married couples with annual incomes of \$206,000 or more.)**

**Deductible - \$240 per year of Medicare-approved charges**

## Part A (Hospital Insurance) Deductible

- **\$1,632 (per benefit period) – for days 1-60 of inpatient hospitalization**

## Coinsurance

- **\$408 per day for the 61<sup>st</sup> through the 90<sup>th</sup> day of inpatient hospitalization**
- **\$816 per day for the 91<sup>st</sup> through the 150<sup>th</sup> day of inpatient hospitalization (total of 60 lifetime reserve days, non-renewable).**

## Skilled Nursing Facility Coinsurance

- **\$204 per day for the 21<sup>st</sup> through the 100<sup>th</sup> 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 \$505 per month**
- **If a person has 30 to 39 quarters of Medicare-covered employment, the Part A premium is \$278 per month.**

## 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, 2024 the immunosuppressive drug premium is \$103.00.