



2012 Medicare Part A & B Premiums, Deductibles and Coinsurances

Part B (Medical Insurance)

Premium — \$99.90 per month (Premiums will be higher for individuals with annual incomes of \$85,000 or more and married couples with annual incomes of \$170,000 or more.)

Deductible — \$140 per year of Medicare-approved charges

Part A (Hospital Insurance)

Deductible

- **\$1,156** (per benefit period) – for days 1-60 of inpatient hospitalization

Coinsurance

- **\$289** per day for the 61st through the 90th day of inpatient hospitalization
- **\$578** per day for the 91st through the 150th day of inpatient hospitalization (total of 60 lifetime reserve days, non-renewable).

Skilled Nursing Facility Coinsurance

- **\$144.50** per day for the 21st through the 100th day.

Premium - Most people do not pay a monthly 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 **\$451** per month.
- If a person has **30 to 39 quarters** of Medicare-covered employment, the Part A premium is **\$248** per month.