



# 2020 Medicare Deductibles, Coinsurance and Premiums

*Medicare Questions? Free, confidential, objective  
Call SHIIP at 1-800-351-4664 (TTY 1-800-735-2942)*

*November 2019*

## **Part A**

### **Inpatient Hospital**

|              |                            |           |
|--------------|----------------------------|-----------|
| Deductible:  | Per Benefit Period         | \$1,408   |
| Coinsurance: | Days 61-90                 | \$352/day |
|              | Lifetime Reserve Days (60) | \$704/day |

### **Skilled Nursing Facility**

|              |              |              |
|--------------|--------------|--------------|
| Coinsurance: | Days 21-100: | \$176.00/day |
|--------------|--------------|--------------|

### **Monthly Premium:**

|  |       |
|--|-------|
| 40 quarters of Social Security work credit -----           | Free  |
| 30-39 quarters of Social Security work credit -----        | \$252 |
| Less than 30 quarters of Social Security work credit ----- | \$458 |

## **Part B**

|             |                   |       |
|-------------|-------------------|-------|
| Deductible: | Per Calendar Year | \$198 |
|-------------|-------------------|-------|

### **Part B Monthly Premium -** Based on 2018 Modified Adjusted Gross Income

| If Your Yearly Adjusted Gross Income is |                        | Premium You Pay |
|---|------------------------|-----------------|
| File Individual Tax Return              | File Joint Tax Return  |                 |
| \$87,000 or less                        | \$174,000 or less      | \$144.60*       |
| \$87,001 - \$109,000                    | \$174,001-\$218,000    | \$202.40        |
| \$109,001 - \$136,000                   | \$218,001 - \$272,000  | \$289.20        |
| \$136,001 - \$163,000                   | \$272,001 - \$326,000  | \$376.00        |
| \$163,001 - \$500,000                   | \$326,001 - \$750,000  | \$462.70        |
| Greater than \$500,000                  | Greater than \$750,000 | \$491.60        |
|   |                        |                 |
| Married but File Separate Tax Return    |                        |                 |
| \$87,000 or less                        |                        | \$144.60*       |
| \$87,001 - \$413,000                    |                        | \$462.70        |
| Greater than \$413,000                  |                        | \$491.60        |

\*If you are paying less than \$144.60 in 2019, your 2020 Part B premium will increase by the amount your Social Security benefit increases up to \$144.60. In 2020 your Social Security benefit will increase by 1.6%.

\*Beneficiaries with higher incomes also pay a higher premium (see chart above).