

2020 Medicare Costs + Coverage

Part A Costs

2019

PART A PREMIUM

Most people don't pay a monthly premium for Part A. If you do buy Part A, you'll pay up to **\$437** each month if you paid Medicare taxes for less than 30 quarters. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is **\$240**.

PART A DEDUCTIBLE + COINSURANCE

- **\$1,364** deductible for each benefit period
- Days 1-60: \$0 coinsurance for each benefit period
- Days 61-90: **\$341** coinsurance per day for each benefit period
- Days 91 and beyond: **\$682** coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)
- Beyond lifetime reserve days: all costs

2020

PART A PREMIUM

Most people don't pay a monthly premium for Part A. If you do buy Part A, you'll pay up to **\$458** each month if you paid Medicare taxes for less than 30 quarters. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is **\$252**.

PART A DEDUCTIBLE + COINSURANCE

- **\$1,408** deductible for each benefit period
- Days 1-60: \$0 coinsurance for each benefit period
- Days 61-90: **\$352** coinsurance per day for each benefit period
- Days 91 and beyond: **\$704** coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)
- Beyond lifetime reserve days: all costs

Part B Costs

2019

PART B PREMIUM

The standard Part B amount is **\$135.50** (or higher depending on your income).

PART B DEDUCTIBLE + COINSURANCE

- **\$185** deductible per year
- After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services, outpatient therapy, and durable medical equipment (DME).

2020

PART B PREMIUM

The standard Part B amount is **\$144.60** (or higher depending on your income).

PART B DEDUCTIBLE + COINSURANCE

- **\$198** deductible per year
- After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services, outpatient therapy, and durable medical equipment (DME).

2020 Medicare Premiums + Deductibles

2020 Medicare Part B Income Related Adjustments

FILE INDIVIDUAL TAX RETURN	FILE JOINT TAX RETURN	FILE MARRIED + SEPARATE TAX RETURN	YOU PAY EACH MONTH IN 2020:
\$87,000 or less	\$174,000 or less	\$87,000 or less	\$144.60
above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	Not applicable	\$202.40
above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	Not applicable	\$289.20
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	Not applicable	\$376.00
above \$163,000 and less than \$500,000	above \$326,000 and less than \$750,000	above \$87,000 and less than \$413,000	\$462.70
\$500,000 or above	\$750,000 and above	\$413,000 and above	\$491.50

2020 Medicare Part D Income Related Adjustments

FILE INDIVIDUAL TAX RETURN	FILE JOINT TAX RETURN	FILE MARRIED + SEPARATE TAX RETURN	YOU PAY EACH MONTH IN 2019:
\$87,000 or less	\$174,000 or less	\$87,000 or less	your plan premium
above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	Not applicable	\$12.20 + your plan premium
above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	Not applicable	\$31.50 + your plan premium
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	Not applicable	\$50.70 + your plan premium
above \$163,000 and less than \$500,000	above \$326,000 and less than \$750,000	above \$87,000 and less than \$413,000	\$70.00 + your plan premium
\$500,000 or above	\$750,000 and above	\$413,000 and above	\$76.40 + your plan premium