



2021 Medicare Updates

Medicare beneficiaries can expect their premiums, deductibles, and cost sharing amounts to change each calendar year. Let's review the changes from 2020 to 2021 plus some additional updates to the Medicare program that began January 1st.

Premiums, Deductibles and Cost Sharing

Benefit	2020	2021
Part A Premium (Monthly)	0-29 Quarters: \$458 30-39 Quarters: \$252 40+ Quarters: \$0	0-29 Quarters: \$471 30-39 Quarters: \$259 40+ Quarters: \$0
Inpatient Hospitalization	Deductible: \$1,408 Days 1-60: \$0 Days 61-90: \$352/day Days 91+: \$704/day	Deductible: \$1,484 Days 1-60: \$0 Days 61-90: \$371/day Days 91+: \$742/day
Skilled Nursing Copays	Days 1-20: \$0 Days 21-100: \$176/day	Days 1-20: \$0 Days 21-100: \$185.50
Part B Premium (Monthly)	\$144.60	\$148.50
Part B Deductible	\$198	\$203
Part D	Deductible: \$435 Initial Coverage Limit: \$4,020 Out-of-Pocket Threshold: \$6,350 Catastrophic Copays: \$3.60/\$8.95	Deductible: \$445 Initial Coverage Limit: \$4,130 Out-of-Pocket Threshold: \$6,550 Catastrophic Copays: \$3.70/\$9.20

Senior Savings Model

As of January 1st, select Part D and MAPD plans are providing a month's supply of a wide range of insulins for no more than a \$35 copay each. Participating plans vary by state & county, and the insulin must be covered under the plan's formulary.

MA Maximum-Out-of-Pocket (MOOP) Limit

The highest in-network MOOP limit has increased to \$7,550 after being capped at \$6,700 for the last several years. Maximum-out-of-pocket limits will vary by plan, and many are available with lower out of pocket limits.

ESRD Question Removed from MA Applications

Individuals with End Stage Renal Disease (ESRD) can now enroll into a Medicare Advantage plan. This will allow over 750,000 beneficiaries to choose a Medicare Advantage plan for their healthcare coverage.