



2019 Medicare Costs + Coverage

Part A Costs

2018

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 \$422 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 \$232.

PART A DEDUCTIBLE + COINSURANCE

- \$1,340 deductible for each benefit period
- Days 1-60: \$0 coinsurance for each benefit period
- Days 61-90: \$335 coinsurance per day of each benefit period
- Days 91 and beyond: \$670 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

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

Part B Costs

2018

PART B PREMIUM

The standard Part B premium amount is \$134 (or higher depending on your income). However, some people who get Social Security benefits will pay less than this amount (\$130 on average).

PART B DEDUCTIBLE + COINSURANCE

- \$183 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).

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).



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2019 PART B + PART D IRMAA PREMIUMS

Individuals whose modified adjusted gross income as reported on their IRS tax return from 2 years ago is above certain thresholds will pay higher amounts for their monthly Part B and Part D premiums.

2019 Medicare Part B Income Related Adjustments

FILE INDIVIDUAL TAX RETURN	FILE JOINT TAX RETURN	FILE MARRIED + SEPARATE TAX RETURN	YOU PAY EACH MONTH IN 2019:
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$135.50
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$189.60
above \$107,000 up to \$133,500	above \$214,000 up to \$267,000	Not applicable	\$270.90
above \$133,500 up to \$160,000	above \$267,000 up to \$320,000	Not applicable	\$352.20
above \$160,000 and less than \$500,000	above \$320,00 and less than \$750,000	above \$85,000 and less than \$415,000	\$433.40
\$500,000 or above	\$750,000 and above	\$415,000 and above	\$460.50

2019 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:
\$85,000 or less	\$170,000 or less	\$85,000 or less	your plan premium
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$12.40 + your plan premium
above \$107,000 up to \$133,500	above \$214,000 up to \$267,000	Not applicable	\$31.90 + your plan premium
above \$133,500 up to \$160,000	above \$267,000 up to \$320,000	Not applicable	\$61.40 + your plan premium
above \$160,000 and less than \$500,000	above \$320,00 and less than \$750,000	above \$85,000 and less than \$415,000	\$70.90 + your plan premium
\$500,000 or above	\$750,000 and above	\$415,000 and above	\$77.40 + your plan premium