

2022 Medicare Costs & Premiums

Medicare Part A (Hospital)

Inpatient Hospital Stay – (benefit period ends 60 days after release from care)

You Pay:

- **Part A Deductible: \$1,556** per benefit period
- Coinsurance (days 1-60): \$0 per day of each benefit period
- Coinsurance (days 61-90): \$389 per day of each benefit period
- Coinsurance (60 lifetime reserve days): \$778 per day after day 90 of each benefit period

Skilled Nursing Facility Stay – (3-day inpatient hospital stay required first)

You Pay:

- Coinsurance (days 1-20): \$0 per day of each benefit period
- Coinsurance (days 21-100): \$194.50 per day of each benefit period

Medicare Part B (Medical)

You Pay:

- **Part B Deductible: \$233** per calendar year
- Part B Coverage: Generally, 20% (after annual \$233 deductible is met)

Medicare Part B Premiums (including Part B & Part D IRMAA charges) Paid to Medicare

The standard Medicare **Part B premium is \$170.10/mo. (based on income)**. Higher income earners will pay a Medicare **Part B IRMAA charge** (Income Related Monthly Adjustment Amount) **in addition** to the \$170.10/mo. standard premium.

Higher income earners will also pay a Medicare **Part D IRMAA charge** (Income Related Monthly Adjustment Amount) **in addition** to the monthly insurance premium for a Part D Prescription Drug Plan or Medicare Advantage plan that includes Part D coverage (see table below).

| If your yearly income (MAGI: Modified Adjusted Gross Income*) in 2020 was... | | | You pay in 2022 (per person) Monthly premiums to Medicare | |
|--|------------------------|-------------------------------|---|---|
| Individual Tax Return | Joint Tax Return | Married & Separate Tax Return | Part B Premium + IRMAA | Part D IRMAA (in addition to Part D plan premium) |
| \$91,000 or less | \$182,000 or less | \$91,000 or less | \$170.10 | --- |
| \$91,001 to \$114,000 | \$182,001 to \$228,000 | N/A | \$238.10 (170.10 + 68.00) | \$12.40 |
| \$114,001 to \$142,000 | \$228,001 to \$284,000 | N/A | \$340.20 (170.10 + 170.10) | \$32.10 |
| \$142,001 to \$170,000 | \$284,001 to \$340,000 | N/A | \$442.30 (170.10 + 272.20) | \$51.70 |
| \$170,001 to \$499,999 | \$340,001 to \$749,999 | \$91,001 to \$408,999 | \$544.30 (170.10 + 374.20) | \$71.30 |
| \$500,000 + | \$750,000 + | \$409,000 + | \$578.30 (170.10 + 408.20) | \$77.90 |

* 2020 MAGI = Adjusted Gross Income (Form 1040 line 11) + Tax-Exempt Interest (Form 1040 line 2a)