

DATE: January 1, 2018
FROM: Columbia Legal Services

SENIOR BULLETIN: MEDICARE INFORMATION FOR 2018

Deductibles, Premiums & Co-payments for Parts A and B

Part A — Hospital Insurance (per benefit period)

Hospital Deductible:	\$1,340 per benefit period
Hospital Coinsurance:	\$0 for days 1 - 60 \$335 per day for days 61-90
Lifetime Reserve Days:	\$670 per day for days 91-150 (up to 60 days over your lifetime)
Hospital Insurance Premium if not automatically insured under Part A:	\$422 per month with fewer than 30 quarters \$232 per month with 30-39 quarters
Skilled Nursing Facility Co-Insurance:	\$167.50 per day for 21st – 100th day (No coinsurance for first 20 days)

Part B — Medical Insurance

Yearly Deductible:	\$183
Coinsurance:	20% of approved Medicare charges
Premiums:	See page 2

Your Part B monthly premium is based on your “modified adjusted gross income” from two years earlier, as reported on your federal income tax return.¹ The Social Security Administration will send beneficiaries an end-of-the-year letter, advising them of next year’s premium. If your income has decreased, you may be entitled to a lower premium; the letter should explain how to request this.

UNMARRIED BENEFICIARY	
<i>Income Level</i>	<i>Part B Premium</i>
\$85,000 or less	\$134 In some cases may be less than \$134 (see footnote below)
More than \$85,000 but not more than \$107,000	\$187.50
More than \$107,000 but not more than \$133,500	\$267.90
More than \$133,500 but not more than \$160,000	\$348.30
More than \$160,000	\$428.60

MARRIED BENEFICIARY, FILING JOINT TAX RETURN	
<i>Income Level</i>	<i>Part B Premium</i>
\$170,000 or less	\$134 In some cases may be less than \$134 (see footnote below)
More than \$170,000 but not more than \$214,000	\$187.50
More than \$214,000 but not more than \$267,000	\$267.90
More than \$267,000 but not more than \$320,000	\$348.30
More than \$320,000	\$428.60

MARRIED BENEFICIARY, FILING SEPARATE TAX RETURN	
<i>Income Level</i>	<i>Part B Premium</i>
\$85,000 or less	\$134 In some cases may be less than \$134 (see footnote below)
More than \$85,000	\$428.60

Source: www.medicare.gov; www.cms.gov

¹The standard Part B premium is \$134. For certain enrollees, any increase in Part B premiums must be lower than the increase in Part B benefits. Social Security benefits will increase in 2018 by 2% due to a Cost of Living Adjustment. Some Part B enrollees who paid a premium of roughly \$109 in 2017 may see their premium increase to the full amount of \$134/month due to this increase in Social Security Benefits. Other Part B enrollees will continue to pay less than the full monthly premium of \$134/month if the cost of living increase in their Social Security benefit is not large enough to cover the full Part B premium increase.