

DATE: January 28, 2012
FROM: Eileen Schock

SENIOR BULLETIN: MEDICARE INFORMATION FOR 2013

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

Part A — Hospital Insurance (per benefit period)

Hospital Deductible:	\$1,184 per benefit period
Hospital Coinsurance:	\$296 per day for days 61-90
Lifetime Reserve Days:	\$592 per day for days 91-150
Hospital Insurance Premium if not automatically insured under Part A:	\$441 per month with fewer than 30 quarters \$243 per month with 30-39 quarters
Skilled Nursing Facility Co-Insurance:	\$148.00 per day for 21-100 days (No coinsurance for first 20 days)

Part B — Medical Insurance

Yearly Deductible:	\$147
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. (See charts below for details.) 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	\$104.90
More than \$85,000 but not more than \$107,000	\$146.90
More than \$107,000 but not more than \$160,000	\$209.80
More than \$160,000 but not more than \$214,000	\$272.70
More than \$214,000	\$335.70

MARRIED BENEFICIARY, FILING JOINT TAX RETURN	
<i>Income Level</i>	<i>Part B Premium</i>
\$170,000 or less	\$104.90
More than \$170,000 but not more than \$214,000	\$146.90
More than \$214,000 but not more than \$320,000	\$209.80
More than \$320,000 but not more than \$428,000	\$272.70
More than \$428,000	\$335.70

MARRIED BENEFICIARY, FILING SEPARATE TAX RETURN	
<i>Income Level</i>	<i>Part B Premium</i>
\$85,000 or less	\$104.90
More than \$85,000 but not more than \$129,000	\$272.70
More than \$129,000	\$335.70