

DATE: January 1, 2020  
FROM: Columbia Legal Services

**SENIOR BULLETIN: MEDICARE INFORMATION FOR 2020**

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

**Part A — Hospital Insurance (per benefit period)**

Hospital Deductible:	\$1,408 per benefit period
Hospital Coinsurance:	\$0 for days 1 - 60 \$352 per day for days 61-90
Lifetime Reserve Days:	\$704 per day for days 91-150 (up to 60 days over your lifetime)
Hospital Insurance Premium if not automatically insured under Part A:	\$458 per month with fewer than 30 quarters \$252 per month with 30-39 quarters
Skilled Nursing Facility Co-Insurance:	\$176.00 per day for 21st – 100th day (No coinsurance for first 20 days)

**Part B — Medical Insurance**

Yearly Deductible:	\$198
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.<sup>1</sup> 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.

<b>UNMARRIED BENEFICIARY</b>	
<i>Income Level</i>	<i>Part B Premium</i>
\$87,000 or less	\$144.60 In some cases this may be less than \$144.60 (see footnote below)
More than \$87,000 but not more than \$109,000	\$202.40
More than \$109,000 but not more than \$136,000	\$289.20
More than \$136,000 but not more than \$163,000	\$376.00
More than \$163,000 but less than \$500,000	\$462.70
More than or equal to \$500,000	\$491.60

<b>MARRIED BENEFICIARY, FILING JOINT TAX RETURN</b>	
<i>Income Level</i>	<i>Part B Premium</i>
\$174,000 or less	\$144.60 In some cases this may be less than \$144.60 (see footnote below)
More than \$174,000 but not more than \$218,000	\$202.40
More than \$218,000 but not more than \$272,000	\$289.20
More than \$272,000 but not more than \$326,000	\$376.00
More than \$326,000, but less than \$750,000	\$462.70
More than or equal to \$750,000	\$491.60

<sup>1</sup>The standard Part B premium is \$144.60. 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 2020 by 1.6% due to a Cost of Living Adjustment. Some Part B enrollees who paid a lower premium in 2019 may see their premium increase to the full amount of \$144.60/month. Other Part B enrollees will continue to pay less than the full monthly premium of \$144.60/month if the cost of living increase in their Social Security benefit is not large enough to cover the full Part B premium increase.

<b>MARRIED BENEFICIARY, FILING SEPARATE TAX RETURN</b>	
<i>Income Level</i>	<i>Part B Premium</i>
\$87,000 or less	\$144.60 In some cases may be less than \$144.60 (see footnote below)
More than \$87,000, but less than \$413,000	\$462.70
More than or equal to \$413,000	\$491.60

*Source:* [www.medicare.gov](http://www.medicare.gov)