

DATE: January 1, 2017
FROM: Columbia Legal Services

SENIOR BULLETIN: MEDICARE INFORMATION FOR 2017

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

Part A — Hospital Insurance (per benefit period)

Hospital Deductible:	\$1,316 per benefit period
Hospital Coinsurance:	\$0 for days 1 - 60 \$329 per day for days 61-90
Lifetime Reserve Days:	\$658 per day for days 91-150 (up to 60 days over your lifetime)
Hospital Insurance Premium if not automatically insured under Part A:	\$413 per month with fewer than 30 quarters \$227 per month with 30-39 quarters
Skilled Nursing Facility Co-Insurance:	\$164.50 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	\$109 (most people) May be \$134 (see footnote below)
More than \$85,000 but not more than \$107,000	\$187.50
More than \$107,000 but not more than \$160,000	\$267.90
More than \$160,000 but not more than \$214,000	\$348.30
More than \$214,000	\$428.60

MARRIED BENEFICIARY, FILING JOINT TAX RETURN	
<i>Income Level</i>	<i>Part B Premium</i>
\$170,000 or less	\$109 (most people) May be \$134 (see footnote below)
More than \$170,000 but not more than \$214,000	\$187.50
More than \$214,000 but not more than \$320,000	\$267.90
More than \$320,000 but not more than \$428,000	\$348.30
More than \$428,000	\$428.60

MARRIED BENEFICIARY, FILING SEPARATE TAX RETURN	
<i>Income Level</i>	<i>Part B Premium</i>
\$85,000 or less	\$109 (most people) May be \$134 (see footnote below)
More than \$85,000 but not more than \$129,000	\$348.30
More than \$129,000	\$428.60

Source: www.medicare.gov

¹ In 2017, most people who receive Social Security benefits will pay a Part B premium of \$109 per month. You will pay more if you enrolled for Part B for the first time in 2017, you don’t get Social Security benefits, you’re directly billed for Part B premiums, Medicaid pays your premiums, or your modified adjusted gross income from 2015 is above a certain amount. The standard Part B premium is \$134.