



2021 Medicare Costs + Coverage

Part A Costs

2020

PART A PREMIUM

Most people don't pay a monthly premium for Part A. If you do buy Part A, you'll pay up to **\$458** each month if you paid Medicare taxes for less than 30 quarters. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is **\$252**.

PART A DEDUCTIBLE + COINSURANCE

- **\$1,408** deductible for each benefit period
- Days 1-60: \$0 coinsurance for each benefit period
- Days 61-90: **\$352** coinsurance per day for each benefit period
- Days 91 and beyond: **\$704** coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)
- Beyond lifetime reserve days: all costs

2021

PART A PREMIUM

Most people don't pay a monthly premium for Part A. If you do buy Part A, you'll pay up to **\$471** each month if you paid Medicare taxes for less than 30 quarters. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is **\$259**.

PART A DEDUCTIBLE + COINSURANCE

- **\$1,484** deductible for each benefit period
- Days 1-60: \$0 coinsurance for each benefit period
- Days 61-90: **\$371** coinsurance per day for each benefit period
- Days 91 and beyond: **\$742** coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)
- Beyond lifetime reserve days: all costs

Part B Costs

2020

PART B PREMIUM

The standard Part B amount is **\$144.60** (or higher depending on your income).

PART B DEDUCTIBLE + COINSURANCE

- **\$198** deductible per year
- After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services, outpatient therapy, and durable medical equipment (DME).

2021

PART B PREMIUM

The standard Part B amount is **\$148.50** (or higher depending on your income).

PART B DEDUCTIBLE + COINSURANCE

- **\$203** deductible per year
- After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services, outpatient therapy, and durable medical equipment (DME).



2021 Medicare Premiums + Deductibles

2021 Medicare Part B Income Related Adjustments

FILE INDIVIDUAL TAX RETURN	FILE JOINT TAX RETURN	FILE MARRIED + SEPARATE TAX RETURN	YOU PAY EACH MONTH IN 2021:
\$88,000 or less	\$176,000 or less	\$88,000 or less	\$148.50
above \$88,000 up to \$111,000	above \$176,000 up to \$222,000	Not applicable	\$207.90
above \$111,000 up to \$138,000	above \$222,000 up to \$276,000	Not applicable	\$297.00
above \$138,000 up to \$165,000	above \$276,000 up to \$330,000	Not applicable	\$386.10
above \$165,000 and less than \$500,000	above \$330,000 and less than \$750,000	above \$88,000 and less than \$412,000	\$475.20
\$500,000 or above	\$750,000 and above	\$412,000 and above	\$504.90

2021 Medicare Part D Income Related Adjustments

FILE INDIVIDUAL TAX RETURN	FILE JOINT TAX RETURN	FILE MARRIED + SEPARATE TAX RETURN	YOU PAY EACH MONTH IN 2021:
\$88,000 or less	\$176,000 or less	\$88,000 or less	your plan premium
above \$88,000 up to \$111,000	above \$176,000 up to \$222,000	Not applicable	\$12.30 + your plan premium
above \$111,000 up to \$138,000	above \$222,000 up to \$276,000	Not applicable	\$31.80 + your plan premium
above \$138,000 up to \$165,000	above \$276,000 up to \$330,000	Not applicable	\$51.20 + your plan premium
above \$165,000 and less than \$500,000	above \$330,000 and less than \$750,000	above \$88,000 and less than \$412,000	\$70.70 + your plan premium
\$500,000 or above	\$750,000 and above	\$412,000 and above	\$77.10 + your plan premium