



2022 Medicare Costs + Coverage

Part A 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

2022

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 **\$499** 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 **\$274**.

PART A DEDUCTIBLE + COINSURANCE

- **\$1,556** deductible for each benefit period
- Days 1-60: \$0 coinsurance for each benefit period
- Days 61-90: **\$389** coinsurance per day for each benefit period
- Days 91 and beyond: **\$778** 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

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).

2022

PART B PREMIUM

The standard Part B amount is **\$170.10** (or higher depending on your income).

PART B DEDUCTIBLE + COINSURANCE

- **\$233** 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).



2022 Medicare Premiums + Deductibles

2022 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:
\$91,000 or less	\$182,000 or less	\$91,000 or less	\$170.10
above \$91,000 up to \$114,000	above \$182,000 up to \$228,000	Not applicable	\$238.10
above \$114,000 up to \$142,000	above \$228,000 up to \$284,000	Not applicable	\$340.20
above \$142,000 up to \$170,000	above \$284,000 up to \$340,000	Not applicable	\$442.30
above \$170,000 and less than \$500,000	above \$340,000 and less than \$750,000	above \$91,000 and less than \$409,000	\$544.30
\$500,000 or above	\$750,000 and above	\$409,000 and above	\$578.30

2022 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:
\$91,000 or less	\$182,000 or less	\$91,000 or less	your plan premium
above \$91,000 up to \$114,000	above \$182,000 up to \$228,000	Not applicable	\$12.40 + your plan premium
above \$114,000 up to \$142,000	above \$228,000 up to \$284,000	Not applicable	\$32.10 + your plan premium
above \$142,000 up to \$170,000	above \$284,000 up to \$340,000	Not applicable	\$51.70 + your plan premium
above \$170,000 and less than \$500,000	above \$340,000 and less than \$750,000	above \$91,000 and less than \$409,000	\$71.30 + your plan premium
\$500,000 or above	\$750,000 and above	\$409,000 and above	\$77.90 + your plan premium