2016 Medicare Costs

Medicare Part A (Hospital Insurance) Costs

Part A Monthly Premium

Most people don't pay a Part A premium because they paid Medicare taxes while working. If you don't get premium-free Part A, you pay up to \$411 each month.

Hospital Stay

In 2016, you pay

- \$1,288 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$322 per day for days 61–90 of each benefit period
- \$644 per "lifetime reserve day" after day 90 of each benefit period (up to a maximum of 60 days over your lifetime)

Skilled Nursing Facility Stay

In 2016, you pay

- \$0 for the first 20 days of each benefit period
- \$161.00 per day for days 21–100 of each benefit period
- All costs for each day after day 100 of the benefit period

Medicare Part B (Medical Insurance) Costs

Part B Monthly Premium

You pay a Part B premium each month. Most people who get Social Security benefits will continue to pay the same Part B premium amount as they paid in 2015. This is because there wasn't a cost-of-living increase for 2016 Social Security benefits. You'll pay a different premium amount in 2016 if:

- You enroll in Part B for the first time in 2016.
- You don't get Social Security benefits.
- You're directly billed for your Part B premiums.
- You have Medicare and Medicaid, and Medicaid pays your premiums. (Your state will pay the standard premium amount of \$121.80.)
- Your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount.

If you're in 1 of these 5 groups, here's what you'll pay:

| If your yearly in | You pay (in 2016) | | |
|------------------------------------|------------------------------------|------------------------------------|----------|
| File individual tax return | File joint tax return | File married & separate tax return | |
| \$85,000 or less | \$170,000 or less | \$85,000 or less | \$121.80 |
| above \$85,000 up to \$107,000 | above \$170,000 up to \$214,000 | N/A | \$170.50 |
| above \$107,000 up to \$160,000 | above \$214,000 up to \$320,000 | N/A | \$243.60 |
| above \$160,000 up to \$214,000 | above \$320,000 up to \$428,000 | above \$85,000 up to \$129,000 | \$316.70 |
| above \$214,000 | above \$428,000 | above \$129,000 | \$389.80 |

If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

Part B Deductible—\$166 per year

Medicare Advantage Plans (Part C) and Medicare Prescription Drug Plans (Part D) Premiums

Visit Medicare.gov/find-a-plan to get plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. You can also call the plan or your State Health Insurance Assistance Program.

Part D Monthly Premium

The chart below shows your estimated prescription drug plan monthly premium based on your income. If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium.

| If your yearly income in 2014 was | | | You pay (in 2016) |
|------------------------------------|------------------------------------|------------------------------------|--------------------------------|
| File individual tax return | File joint tax return | File married & separate tax return | |
| \$85,000 or less | \$170,000 or less | \$85,000 or less | Your plan premium |
| above \$85,000 up to \$107,000 | above \$170,000 up to \$214,000 | N/A | \$12.70 + your plan premium |
| above \$107,000 up to \$160,000 | above \$214,000 up to \$320,000 | N/A | \$32.80 + your plan premium |
| above \$160,000 up to \$214,000 | above \$320,000 up to \$428,000 | above \$85,000 up to \$129,000 | \$52.80 + your plan premium |
| above \$214,000 | above \$428,000 | above \$129,000 | \$72.90 + your plan premium |

2016 Part D National Base Beneficiary Premium — \$34.10

This figure is used to estimate the Part D late enrollment penalty and the income-related monthly adjustment amounts listed in the table above. The national base beneficiary premium amount can change each year. See your Medicare & You handbook or visit Medicare.gov for more information.

For more information about Medicare costs, visit Medicare.gov.

