

# 2015 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 \$407 each month.

### Hospital Stay

In 2015, you pay

- \$1,260 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$315 per day for days 61–90 of each benefit period
- \$630 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 2015, you pay

- \$0 for the first 20 days of each benefit period
- \$157.50 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 will pay the standard premium amount. However, if your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you may pay more.

| If your yearly income in 2013 was |                                 |                                    | You pay (in 2015) |
|-----------------------------------|---------------------------------|------------------------------------|-------------------|
| 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                   | \$104.90          |
| above \$85,000 up to \$107,000    | above \$170,000 up to \$214,000 | N/A                                | \$146.90          |
| above \$107,000 up to \$160,000   | above \$214,000 up to \$320,000 | N/A                                | \$209.80          |
| above \$160,000 up to \$214,000   | above \$320,000 up to \$428,000 | above \$85,000 up to \$129,000     | \$272.70          |
| above \$214,000                   | above \$428,000                 | above \$129,000                    | \$335.70          |

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—\$147 per year

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

Visit [Medicare.gov/find-a-plan](http://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 2013 was |                                 |                                    | You pay (in 2015)           |
|-----------------------------------|---------------------------------|------------------------------------|-----------------------------|
| 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                                | \$12.30 + your plan premium |
| above \$107,000 up to \$160,000   | above \$214,000 up to \$320,000 | N/A                                | \$31.80 + your plan premium |
| above \$160,000 up to \$214,000   | above \$320,000 up to \$428,000 | above \$85,000 up to \$129,000     | \$51.30 + your plan premium |
| above \$214,000                   | above \$428,000                 | above \$129,000                    | \$70.80 + your plan premium |

### 2015 Part D National Base Beneficiary Premium—\$33.13

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](http://Medicare.gov) for more information.

For more information about Medicare costs, visit [Medicare.gov](http://Medicare.gov).

