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2023 MEDICARE PREMIUMS + DEDUCTIBLES

PART A 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

2023

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 **\$506** 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 **\$278**.

PART A DEDUCTIBLE + COINSURANCE

- \$1,600 deductible for each benefit period
- Days 1-60: \$0 coinsurance for each benefit period
- Days 61-90: \$400 coinsurance per day for each benefit period
- Days 91 and beyond: \$800 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

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).

2023

PART B PREMIUM

The standard Part B amount is \$164.90 (or higher depending on your income).

PART B DEDUCTIBLE + COINSURANCE

- \$226 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).



2023 MEDICARE PREMIUMS + DEDUCTIBLES

2023 Medicare Part B Income Related Adjustments

FILE INDIVIDUAL TAX RETURN (with modified AGI)	FILE JOINT TAX RETURN (with modified AGI)	FILE MARRIED + SEPARATE TAX RETURN (with modified AGI)	YOU PAY EACH MONTH IN 2023:
\$97,000 or less	\$194,000 or less	\$97,000 or less	\$164.90
More than \$97,000, up to \$123,000	More than \$194,000, up to \$246,000	Not applicable	\$230.80
More than \$123,000 up to \$153,000	More than \$246,000, up to \$306,000	Not applicable	\$329.70
More than \$153,000 up to \$183,000	More than \$306,000, up to \$366,000	Not applicable	\$428.60
More than \$183,000 up to \$500,000	More than \$366,000, up to \$750,000	More than \$97,000 and less than \$403,000	\$527.50
\$500,000 or more	\$750,000 or more	\$403,000 or more	\$560.50

2023 Medicare Part D Income Related Adjustments

FILE INDIVIDUAL TAX RETURN (with modified AGI)	FILE JOINT TAX RETURN (with modified AGI)	FILE MARRIED + SEPARATE TAX RETURN (with modified AGI)	YOU PAY EACH MONTH IN 2023:
\$97,000 or less	\$194,000 or less	\$97,000 or less	your plan premium
More than \$97,000,	More than \$194,000,	Not applicable	\$12.20 + your
up to \$123,000	up to \$246,000		plan premium
More than \$123,000	More than \$246,000,	Not applicable	\$31.50 + your
up to \$153,000	up to \$306,000		plan premium
More than \$153,000	More than \$306,000,	Not applicable	\$50.70 + your
up to \$183,000	up to \$366,000		plan premium
More than \$183,000	More than \$366,000,	More than \$97,000 and less than \$403,000	\$70.00 + your
up to \$500,000	up to \$750,000		plan premium
\$500,000 or more	\$750,000 or more	\$403,000 or more	\$76.40 + your plan premium