

2022 Medicare Costs & Premiums

PART A (Hospital)

Inpatient Hospital Stay – You Pay... *(benefit period ends 60 days after release from care)*

- **Deductible: \$1,556** per benefit period
- Coinsurance (days 1-60): \$0 per day of each benefit period
- Coinsurance (days 61-90): \$389 per day of each benefit period
- Coinsurance (60 lifetime reserve days): \$778 per day after day 90 of each benefit period

Skilled Nursing Facility Stay – You Pay... *(3-day inpatient hospital stay required first)*

- Coinsurance (days 1-20): \$0 per day of each benefit period
- Coinsurance (days 21-100): \$194.50 per day of each benefit period

PART B (Medical)

Part B Deductible – You Pay... \$233 per calendar year

Part B Coverage – You Pay... Generally 20%, after \$233 deductible is met

Part B Premium (including high income Part B & Part D) [paid to Medicare]

Those enrolled in **Part B** will pay at least the standard **\$170.10/mo premium (based on income)**. Higher income earners will pay a **Part B IRMAA (Income Related Monthly Adjustment Amount) in addition** to the \$170.10/mo standard premium.

Those with higher income who are enrolled in **Part D Prescription Drug** coverage also pay a **Part D IRMAA in addition** to the monthly insurance premium for a Part D prescription drug plan or Medicare Advantage plan that includes Part D coverage (see table below).

If your yearly income (MAGI: Modified Adjusted Gross Income*) in 2020 was...			You pay in 2022 (per person) Monthly premiums to Medicare	
Individual Tax Return	Joint Tax Return	Married & Separate Tax Return	Part B Premium + IRMAA	Part D IRMAA (in addition to Part D plan premium)
\$91,000 or less	\$182,000 or less	\$91,000 or less	\$170.10	---
\$91,001 to \$114,000	\$182,001 to \$228,000	N/A	\$238.10 (170.10 + 68.00)	\$12.40
\$114,001 to \$142,000	\$228,001 to \$284,000	N/A	\$340.20 (170.10 + 170.10)	\$32.10
\$142,001 to \$170,000	\$284,001 to \$340,000	N/A	\$442.30 (170.10 + 272.20)	\$51.70
\$170,001 to \$499,999	\$340,001 to \$749,999	\$91,001 to \$408,999	\$544.30 (170.10 + 374.20)	\$71.30
\$500,000 +	\$750,000 +	\$409,000 +	\$578.30 (170.10 + 408.20)	\$77.90

* 2020 MAGI = Adjusted Gross Income (Form 1040 line 11) + Tax-Exempt Interest (Form 1040 line 2a)