



NATIONAL MEDICARE TRAINING PROGRAM



...helping people with Medicare make informed health care decisions

2013 MEDICARE AMOUNTS

Part A - Hospital Insurance

Part A Standard Premium – No charge for most people (at least 40 work credits)
 \$441.00 per month for people with at least 30 work credits
 \$243.00 per month for people with 30-39 work credits

Part A Deductible for Each Benefit Period	\$1,184.00
Coinsurance	\$0 for days 1- 60 \$296.00 a day for 61st-90th day \$592.00 a day for 91st-150th day (lifetime reserve days) All costs for all days after 150
Skilled Nursing Facility Coinsurance	\$0.00 for days 1-20 \$148.00 a day for 21st-100th day All costs for all days after 100

Part B - Medical Insurance

Part B Standard Premium - \$104.90 per month

Part B Deductible - \$147.00 per year

Listed below are the 2013 Part B monthly premium rates to be paid by beneficiaries who file an individual tax return (including those who are single, head of household, qualifying widow(er) with a dependent child, or married filing separately who lived apart from their spouse for the entire taxable year) or a joint tax return.

Beneficiaries who file an individual tax return with income:	Beneficiaries who file a joint tax return with income:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$85,000	Less than or equal to \$170,000	\$0.00	\$104.90
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	\$42.00	\$146.90
Greater than \$107,000 and less than or equal to \$160,000	Greater than \$214,000 and less than or equal to \$320,000	\$104.90	\$209.80
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$320,000 and less than or equal to \$428,000	\$167.80	\$272.70
Greater than \$214,000	Greater than \$428,000	\$230.80	\$335.70

Beneficiaries who are married and lived with their spouse at any time during the year, but file a separate tax return from their spouse:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$85,000	\$0.00	\$104.90
Greater than \$85,000 and less than or equal to \$129,000	\$167.80	\$272.70
Greater than \$129,000	\$230.80	\$335.70



NATIONAL MEDICARE TRAINING PROGRAM



...helping people with Medicare make informed health care decisions

Part D – Medicare Prescription Drug Coverage

Part D Base Beneficiary Premium - \$31.17

Listed below are the 2013 Part D monthly income-related premium adjustment amounts to be paid by beneficiaries who file an individual tax return (including those who are single, head of household, qualifying widow(er) with dependent child, or married filing separately who lived apart from their spouse for the entire taxable year), or a joint tax return.

Beneficiaries who file an individual tax return with income:	Beneficiaries who file a joint tax return with income:	In 2013 you pay Income-related monthly adjustment amount + your plan premium (YPP)
Less than or equal to \$85,000	Less than or equal to \$170,000	\$0.00 + YPP
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	\$11.60 + YPP
Greater than \$107,000 and less than or equal to \$160,000	Greater than \$214,000 and less than or equal to \$320,000	\$29.90 + YPP
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$320,000 and less than or equal to \$428,000	\$48.30 + YPP
Greater than \$214,000	Greater than \$428,000	\$66.60 + YPP

Beneficiaries who are married and lived with their spouse at any time during the year, but file a separate tax return from their spouse:	In 2013 you pay Income-related monthly adjustment amount + your plan premium (YPP)
Less than or equal to \$85,000	\$0.00 + YPP
Greater than \$85,000 and less than or equal to \$129,000	\$48.30 + YPP
Greater than \$129,000	\$66.60 + YPP

Late Enrollment Surcharges/Penalties-

If you aren't eligible for premium-free Part A, and you don't buy it when your first eligible, your monthly premium may go up by 10%. You'll have to pay the higher premium for twice the number of years you could have had Part A, but didn't sign up.

If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty for as long as you have Medicare. Your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn't sign up for it.

If you don't join a Medicare Prescription Drug Plan (Part D Plan) when you're first eligible and you decide to join later, you may have to pay a late enrollment penalty. The cost of the late enrollment penalty depends on how long you didn't have creditable prescription drug coverage. The late enrollment penalty is calculated by multiplying 1% of the national base beneficiary premium (\$31.17 in 2013) times the number of full, uncovered months that you were eligible but didn't join a Medicare drug plan and went without other creditable prescription drug coverage. This amount is rounded to the nearest \$.10 and added to your monthly premium. You may have to pay this penalty for as long as you have a Medicare drug plan.