

Medicare 2011 Part A and Part B Premiums, Deductibles and Coinsurance



Click here for the 2012 Medicare Part A and Part B Premiums and Deductibles.

Medicare Premiums for 2011:

Part A: (Hospital Insurance) Premium

- Most people do not pay a monthly Part A premium because they or a spouse has 40 or more quarters of Medicare-covered employment.
- The Part A premium is \$248.00 per month for people having 30-39 quarters of Medicare-covered employment.
- The Part A premium is \$450.00 per month for people who are not otherwise eligible for premium-free hospital insurance and have less than 30 quarters of Medicare-covered employment.

Part B: (Medical Insurance) Premium

Most beneficiaries will continue to pay the same \$96.40 or \$110.50 premium amount in 2011. Beneficiaries who currently have the Social Security Administration (SSA) withhold their

Part B premium and have incomes of \$85,000 or less (or \$170,000 or less for joint filers) will not have an increase in their Part B premium in 2011. For additional details, see the FAQ titled:

For all others, the standard Medicare Part B monthly premium will be \$115.40 in 2011, which is a 4.4% increase over the 2010 premium. The Medicare Part B premium is increasing in 2011 due to possible increases in Part B costs. If their income is above \$85,000 (single) or \$170,000 (married couple), then the Medicare Part B premium may be higher than \$115.40 per month.

Medicare Deductible and Coinsurance Amounts for 2011:

Part A: (pays for inpatient hospital, skilled nursing facility, and some home health care) For each benefit period Medicare pays all covered costs except the Medicare Part A deductible (**2011 = \$1,132**) during the first 60 days and coinsurance amounts for hospital stays that last beyond 60 days and no more than 150 days.

For each benefit period you pay:

- A total of \$1,132 for a hospital stay of 1-60 days.
- \$283 per day for days 61-90 of a hospital stay.
- \$566 per day for days 91-150 of a hospital stay (Lifetime Reserve Days).
- All costs for each day beyond 150 days

Skilled Nursing Facility Coinsurance

- \$141.50 per day for days 21 through 100 each benefit period.

Part B: (covers Medicare eligible physician services,

outpatient hospital services, certain home health services, durable medical equipment)

- **\$162.00 deductible for 2011.** Patients pay 20% of the Medicare-approved amount for services after meeting the the \$162.00 deductible.

Check out the new services that Medicare will cover as of January 1, 2011 **here**.