

2020 Medicare Costs

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 \$458 each month.

Hospital Stay In 2020, you pay

- \$1,408 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$352 per day for days 61–90 of each benefit period
- \$704 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 2020, you pay

- \$0 for the first 20 days of each benefit period
- \$176 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

The standard Part B premium amount in 2020 is \$144.60 or higher depending on your income. Social Security will tell you the exact amount you'll pay for Part B in 2020.

You pay the standard premium amount (or higher) if:

- You enroll in Part B for the first time in 2020. ■ You don't get Social Security benefits.
- You're directly billed for your Part B premiums.
- You have Medicare and Medicaid, and Medicaid pays your premiums. (Your state will pay the standard premium amount of \$144.60 in 2020.)
- Your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount. If you're in 1 of these 5 groups, here's what you'll pay:

Beneficiaries who file individual tax returns with income:	Beneficiaries who file joint tax returns with income:	Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$87,000	Less than or equal to \$174,000	\$0.00	\$144.60
Greater than \$87,000 and less than or equal to \$109,000	Greater than \$174,000 and less than or equal to \$218,000	57.80	202.40
Greater than \$109,000 and less than or equal to \$136,000	Greater than \$218,000 and less than or equal to \$272,000	144.60	289.20
Greater than \$136,000 and less	Greater than \$272,000 and less	231.40	376.00

than or equal to \$163,000	than or equal to \$326,000		
Greater than \$163,000	Greater than \$326,000		
and less than \$500,000	and less than \$750,000	318.10	462.70
Greater than or equal to \$500,000	Greater than or equal to \$750,000	347.00	491.60

Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Beneficiaries

who are married

and lived with

their spouses at

any time during

the year, but

who file separate

tax returns from

their spouses:

Less than or

equal to \$87,000

**Income-related
monthly
adjustment
amount**

\$0.00

**Total monthly
premium
amount**

\$144.60

Greater than \$87,000 and less than \$413,000	318.10	462.70
Greater than or equal to \$413,000	347.00	491.60