



Medicare Costs at a Glance: 2015

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As a health care professional, your patients may look to you for help with understanding their costs for Medicare benefits. This fact sheet provides information you can share with your patients about their share of the costs for Medicare Parts A, B, C, and D.

2015 Medicare Premium Costs for Beneficiaries

Medicare Part	Premium Costs for Beneficiaries
Part A Hospital Insurance	Most beneficiaries pay \$0 per month for Medicare Part A. Beneficiaries who buy Part A pay up to \$407 per month in 2015. For more information, visit http://www.medicare.gov/your-medicare-costs/part-a-costs/part-a-costs.html on the Medicare website.
Part B Medical Insurance	Most beneficiaries pay \$104.90 per month for Medicare Part B. Beneficiaries whose annual income exceeds a certain amount may pay more for Part B coverage. For more information, visit http://www.medicare.gov/your-medicare-costs/part-b-costs/part-b-costs.html on the Medicare website.
Part C Medicare Advantage	Part C monthly premiums vary by plan . Beneficiaries must continue paying their monthly Part B premium to enroll in a Part C plan. For more information, visit http://www.medicare.gov/your-medicare-costs/medicare-health-plan-costs/costs-for-medicare-advantage-plans.html on the Medicare website.
Part D Medicare Prescription Drug Coverage	Part D monthly premiums vary by plan . Beneficiaries whose annual income exceeds a certain amount may pay more for Part D coverage. For more information, visit http://www.medicare.gov/part-d/costs/premiums/drug-plan-premiums.html on the Medicare website.

2015 Part A Costs of Care

Part A Service	Cost of Care for Beneficiaries
<p>Hospital Inpatient Care (includes mental health inpatient services)</p> <p>There is no limit on inpatient hospital care or mental health care in a general hospital. However, there is a lifetime limit of 190 days for inpatient psychiatric hospital care.</p>	<ul style="list-style-type: none"> ● \$1,260 deductible per benefit period <ul style="list-style-type: none"> ○ Days 1–60: \$0 per day of each benefit period* ○ Days 61–90: \$315 per day of each benefit period ○ Days 91–150: \$630 per day of each lifetime reserve day** ○ Beyond lifetime reserve days: 100% of all cost
<p>SNF Care</p>	<ul style="list-style-type: none"> ● Days 1–20: \$0 per day of each benefit period ● Days 21–100: \$157.50 per day of each benefit period ● Days 101 and beyond: 100% of all costs
<p>Home Health Care</p>	<ul style="list-style-type: none"> ● \$0 for Medicare-approved home health care services
<p>Hospice Care</p>	<ul style="list-style-type: none"> ● \$0 for Medicare-approved hospice care ● No more than \$5 for each prescription drug and other similar products for pain relief and symptom control ● 5% of the Medicare-approved amount for inpatient respite care

* A benefit period begins the day a beneficiary admits as a hospital inpatient and ends when the beneficiary hasn't received Part A care for 60 consecutive days. This includes hospital inpatient and Skilled Nursing Facility (SNF) care.

** Medicare gives beneficiaries an additional 60 days of inpatient hospital care over their lifetimes. The applicable coinsurance for these lifetime reserve days is higher, and these days do not renew every benefit period.

2015 Part B Costs of Care

Part B Service	Cost of Care for Beneficiaries
Part B deductible	\$147 per year
Medical services	<ul style="list-style-type: none"> • 20% of the Medicare-approved amount for most medical services, including (but not limited to): <ul style="list-style-type: none"> ○ Inpatient and outpatient doctor visits (including mental health services); ○ Outpatient hospital/surgical services; ○ Outpatient therapy; ○ Limited outpatient prescription drugs; and ○ Durable medical equipment

NOTE: The costs listed above represent basic Medicare Part A and Part B benefits and do not take into account other insurance options. Other insurance options include Medicare Supplement insurance, which generally reduces a beneficiary’s out-of-pocket costs for covered services; or Medicare Advantage plans which feature a different, but similar, cost-sharing arrangement to Original Medicare.

What’s Not Covered by Part A and Part B?
<p>Medicare doesn’t cover everything. Some of the items and services Medicare doesn’t cover include most dental care, hearing aids, dentures, and custodial care. For more information, refer to the “Items and Services That Are Not Covered Under the Medicare Program” booklet at http://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/MLN-Publications-Items/CMS1253078.html on the Centers for Medicare & Medicaid Services (CMS) website.</p>

2015 Part C and Part D Costs of Care

Medicare Part	Cost of Care for Beneficiaries*
Part C Part D	Deductibles and coinsurance or copayments vary by the plan. For more information, visit http://www.medicare.gov/find-a-plan/questions/home.aspx on the Medicare website, or call the plan.

* Part C and Part D plans also set out-of-pocket maximums each year. The out-of-pocket maximums limit how much a beneficiary will spend out of pocket each year.

Resources

For more detailed information about beneficiary costs under Medicare, visit the “Medicare Costs at a Glance” page at <http://medicare.gov/your-medicare-costs/costs-at-a-glance/costs-at-a-glance.html> on the Internet, or scan the Quick Response (QR) code on the right with your mobile device.



Resources Table

Resource	Website and Description
<p>“Is your test, item, or service covered?”</p>	<p>http://www.medicare.gov/coverage/is-your-test-item-or-service-covered.html</p> <p>This searchable web page details the reasonable and necessary tests, items, and services covered by Medicare.</p>
<p>Medicare Learning Network® (MLN) Guided Pathways (GPs)</p>	<p>http://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNEdWebGuide/Downloads/Guided_Pathways_Basic_Booklet.pdf</p> <p>The “Medicare Coverage” section in the “MLN Guided Pathways: Basic Medicare Resources for Health Care Professionals, Suppliers, and Providers” booklet provides more detailed information about Medicare covered services.</p>
<p>Medicare Plan Finder</p>	<p>http://www.medicare.gov/find-a-plan/questions/home.aspx</p> <p>Beneficiaries and their caregivers can compare specific Part C and D plan benefits and costs on the Medicare Plan Finder.</p>
<p>“Resources for Medicare Beneficiaries”</p>	<p>http://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/MLN-Publications-Items/ICN905183.html</p>
<p>Social Security Administration (SSA) Medicare Benefits</p>	<p>http://www.ssa.gov/pgm/medicare.htm</p> <p>Beneficiaries may use this SSA web page to sign up for Medicare Part B or to apply for Extra Help with Part D costs.</p>
<p>“What Is Medicare?” video</p>	<p>http://youtu.be/PamlqQfL_3k</p> <p>A brief overview highlighting all of the basic information of what the Medicare program is and what Medicare covers.</p>

This fact sheet was current at the time it was published or uploaded onto the web. Medicare policy changes frequently so links to the source documents have been provided within the document for your reference.

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