

Costs of Medicare 2020

If your yearly income in 2018 (for what you pay in 2020) was			You pay each month (in 2019)
File individual tax return	File joint tax return	File married & separate tax return	
\$87,000 or Less	\$174,000 or Less	\$87,000 or Less	\$144.60
Above \$87,000 up to \$109,000	Above \$174,000 up to \$218,000	Not Applicable	\$202.40
above \$109,000 up to \$136,000	Above \$218,000 up to \$272,000	Not Applicable	\$289.20
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	Not Applicable	\$376.00
above \$163,000 and Less than \$500,000	Above \$326,000 and Less than \$750,000	Above \$87,000 and Less than \$413,000	\$462.70
\$500,000 or Above	\$750,000 and Above	\$413,000 and Above	\$491.60

Part B deductible & coinsurance

You pay **\$185 per year in 2019 (\$198 in 2020)** for your Part B [deductible](#). After your deductible is met, you typically pay 20% of the [Medicare-approved amount](#) for these:

- Most doctor services (including most doctor services while you're a hospital inpatient)
- Outpatient therapy
- [Durable medical equipment \(DME\)](#)

2019 & 2020 Costs at a Glance	
Part A Premium	Most people don't pay a monthly premium for Part A (sometimes called " premium-free Part A "). If you buy Part A, you'll pay up to \$437 each month in 2019 (\$458 in 2020) . If you paid Medicare taxes for less than 30 quarters, the standard Part A premium is \$437 (\$458 in 2020) . If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$240 (\$252 in 2020) .
Part A Hospital Inpatient Deductible and Coinsurance	You pay: <ul style="list-style-type: none"> • \$1,364 (\$1,408 in 2020) deductible for each benefit period • Days 1-60: \$0 coinsurance for each benefit period • Days 61-90: \$341 (\$352 in 2020) coinsurance per day of each benefit period • Days 91 and beyond: \$682 (\$704 in 2020) coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime) • Beyond lifetime reserve days: all costs
Part B Premium	The standard Part B premium amount is \$135.50 (\$144.60 in 2020) (or higher depending on your income).
Part B Deductible and Coinsurance	\$185 (\$198 in 2020) . After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and durable medical equipment (DME)
Part C Premium	The Part C monthly premium varies by plan.
Part D Premium	The Part D monthly premium varies by plan (higher-income consumers may pay more).

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