

2022 MEDICARE COSTS & PREMIUMS

PART A (HOSPITAL)

You pay:

Inpatient Hospital Stay (*benefit period ends 60 days after release from care*):

- Deductible: \$1,556 per benefit period
- Coinsurance (days 1-60): \$0 per day of each benefit period
- Coinsurance (days 61-90): \$389 per day of each benefit period
- Coinsurance (60 lifetime reserve days): \$778 per day after day 90 of each benefit period

Skilled Nursing Facility Stay (*3-day inpatient hospital stay required first*):

- Coinsurance (days 1-20): \$0 per day of each benefit period
- Coinsurance (days 21-100): \$185.50 per day of each benefit period

PART B (MEDICAL)

You pay:

Part B Deductible: \$233 per calendar year

Part B Coverage: Generally 20%, after \$233 deductible is met

PART B PREMIUMS & PART D HIGH INCOME PREMIUMS (PAID TO MEDICARE)

Those enrolled in **Medicare Part B** will pay the premiums listed in the table below (**based on income**). Higher income earners will pay a **Part B IRMAA (Income Related Monthly Adjustment Amount)** *in addition* to the \$170.10 base premium.

Those with higher income who are enrolled in **Part D Prescription Drug** coverage also pay a **Part D IRMAA** *in addition* to the monthly premium for a Part D prescription drug plan with an insurance carrier (see table below).

If your yearly income (MAGI: Modified Adjusted Gross Income*) in 2020 was ...			Your pay in 2022 (per person) monthly premiums to Medicare	
Individual Tax Return	Joint Tax Return	Married & Separate Tax Return	Part B Premium + IRMAA	Part D IRMAA (in addition to Part D Plan Premium)
\$91,000 or less	\$182,000 or less	\$91,000 or less	\$170.10	\$0.00
\$91,000 to \$114,000	\$182,001 to \$228,000	N/A	\$238.10	\$12.40
\$114,001 to \$142,000	\$228,001 to \$284,000	N/A	\$340.20	\$32.10
\$142,001 to \$170,000	\$284,001 to \$340,000	N/A	\$442.30	\$51.70
\$170,001 to \$499,999	\$340,001 to \$749,999	\$91,001 to \$409,999	\$544.30	\$71.30
\$500,000+	\$750,000+	\$409,000+	\$578.30	\$77.90

* 2020 MAGI = Adjusted Gross Income (Form 1040 line 8b) + Tax-Exempt Interest (Form 1040 line 2a)