

# 2018 Medicare Costs

## Medicare Part A (Hospital Insurance) Costs

### Part A Monthly Premium

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 \$422 each month.

### Hospital Stay

In 2018, you pay

- \$1,340 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$335 per day for days 61–90 of each benefit period
- \$670 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 2018, you pay

- \$0 for the first 20 days of each benefit period
- \$167.50 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 2018 is \$134 or higher depending on your income. However, most people who get Social Security benefits pay less than this amount (\$130 on average). Social Security will tell you the exact amount you'll pay for Part B in 2018.

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

- You enroll in Part B for the first time in 2018.
- 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 \$134 in 2018.)
- 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:

If your yearly income in 2016 was			You pay (in 2018)
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$134
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	N/A	\$187.50
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	N/A	\$267.90
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 up to \$129,000	\$348.30
above \$214,000	above \$428,000	above \$129,000	\$428.60

If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

**Part B Deductible—\$183 per year**

## **Medicare Advantage Plans (Part C) and Medicare Prescription Drug Plans (Part D) Premiums**

Visit [Medicare.gov/find-a-plan](https://www.Medicare.gov/find-a-plan) to get plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. You can also call the plan or your State Health Insurance Assistance Program (SHIP). To get the most up-to-date SHIP phone numbers, visit [shiptacenter.org](https://www.shiptacenter.org) or call 1-800-MEDICARE.

## Part D Monthly Premium

The chart below shows your estimated prescription drug plan monthly premium based on your income. If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium.

If your yearly income in 2016 was			You pay (in 2018)
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	Your plan premium
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	N/A	\$13.00 + your plan premium
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	N/A	\$33.60 + your plan premium
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 up to \$129,000	\$54.20 + your plan premium
above \$214,000	above \$428,000	above \$129,000	\$74.80 + your plan premium

### 2018 Part D National Base Beneficiary Premium — \$35.02

This figure is used to estimate the Part D late enrollment penalty and the income-related monthly adjustment amounts listed in the table above. The national base beneficiary premium amount can change each year. See your Medicare & You handbook or visit [Medicare.gov](http://Medicare.gov) for more information.

For more information about Medicare costs, visit [Medicare.gov](http://Medicare.gov).



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