



## 2016 MEDICARE AMOUNTS

### Part A - Hospital Insurance

**Part A Standard Premium** - No charge for most people (at least 40 work credits)  
 \$411.00 per month for people with less than 30 work credits  
 \$226.00 per month for people with 30 or more work credits

<b>Part A Deductible for Each Benefit Period</b>	\$1,288.00
<b>Hospital Inpatient</b>	<ul style="list-style-type: none"> <li>• \$0 for days 1-60</li> <li>• \$322.00 a day for days 61-90</li> <li>• \$644.00 a day for days 91-150 (lifetime reserve days)</li> <li>• All costs for all days after 150</li> </ul>
<b>Skilled Nursing Facility</b>	<ul style="list-style-type: none"> <li>• \$0 for days 1-20</li> <li>• \$161 a day for days 21-100</li> <li>• All costs for all days after 100</li> </ul>
<b>Home Health Care</b>	<ul style="list-style-type: none"> <li>• \$0 for home health care services</li> <li>• 20% of the Medicare-approved amount for durable medical equipment</li> </ul>
<b>Hospice Care</b>	<ul style="list-style-type: none"> <li>• \$0 for hospice care</li> </ul> <p>You may need to pay a copayment of no more than \$5 for each prescription drug and other similar products for pain relief and symptom control while you're at home. In the rare case your drug isn't covered by the hospice benefit, your hospice provider should contact your Medicare drug plan to see if it's covered under Part D.</p> <p>You may need to pay 5% of the Medicare-approved amount for inpatient respite care.</p> <p>Medicare doesn't cover room and board when you get hospice care in your home or another facility where you live (like a nursing home).</p>

### **Part A Late Enrollment Surcharges/Penalties:**

If you aren't eligible for premium-free Part A, and you don't buy it when you're first eligible, your monthly premium may go up 10%. You'll have to pay the higher premium for twice the number of years you could've had Part A, but didn't sign up.



## **Part B - Medical Insurance**

**Part B deductible** - \$166 per year

**Part B coinsurance** - 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.

**Part B Standard Premium** - \$121.80 per month (or higher depending on your income)

**However, most people who get Social Security benefits will continue to pay the same Part B premium amount as they paid in 2015 (\$104.90 for most people), if their Part B premium was deducted from their December 2015 and January 2016 Social Security or Railroad Retirement benefits (they are held harmless).** This is because there wasn't a cost-of-living increase for 2016 Social Security benefits. You'll pay a different premium amount in 2016 if:

1. You enroll in Part B for the first time in 2016.
2. You don't get Social Security benefits.
3. You're directly billed for your Part B premiums.
4. You have Medicare and Medicaid, and Medicaid pays your premiums. (Your state will pay the standard premium amount of \$121.80.)
5. 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, your 2016 Part B monthly premium rates are listed below.

### **If your yearly income in 2014 (for what you pay in 2016) was**

<b>File individual tax return</b>	<b>File joint tax return</b>	<b>File married and separate tax return</b>	<b>You pay (in 2016)</b>
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$121.80
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$170.50
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	Not applicable	\$243.60
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 and up to \$129,000	\$316.70
above \$214,000	above \$428,000	above \$129,000	\$389.80

### **Part B Late Enrollment Surcharges/Penalties:**

If you don't sign up for Part B when you're first eligible, or if you drop Part B and then get it later, you may have to pay a late enrollment penalty for as long as you have Medicare. Your monthly premium for Part B may go up 10% for each full 12-month period that you could've had Part B, but didn't sign up for it.



## **Part D – Medicare Prescription Drug Coverage**

**Part D Base Beneficiary Premium** - \$34.10 (Used to determine any late enrollment penalty amount).

Listed below are the 2016 Part D monthly income-related premium adjustment amounts to be paid by beneficiaries who file an individual tax return (including those who are single, head of household, qualifying widow(er) with dependent child, or married filing separately who lived apart from their spouse for the entire taxable year), or a joint tax return.

File individual tax return	File joint tax return	File married and separate tax return	You pay (in 2016) Income-related monthly adjustment amount + your plan premium (YPP)
	\$170,000 or less	\$85,000 or less	\$0.00 + YPP
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$12.70 + YPP
	above \$214,000 up to \$320,000	Not applicable	\$32.80 + YPP
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 and up to \$129,000	\$52.80 + YPP
	above \$428,000	above \$129,000	\$72.90 + YPP

### **Part D deductibles, copayments, & coinsurance:**

The amount you pay for Part D deductibles, copayments, and/or coinsurance varies by plan. [Look for specific Medicare drug plan costs](#), and then call the plans you're interested in to get more details.

### **Part D Late Enrollment Surcharges/Penalties:**

If you don't sign up for Part D when you're first eligible, or if you drop Part D and then get it later, you may have to pay a late enrollment penalty for as long as you have Part D. The cost of the late enrollment penalty depends on how long you didn't have creditable prescription drug coverage. The late enrollment penalty is calculated by multiplying 1% of the national base beneficiary premium (\$34.10 in 2016) times the number of full, uncovered months that you were eligible but didn't join a Medicare prescription drug plan and went without other creditable prescription drug coverage. This final amount is rounded to the nearest \$.10 and added to your monthly premium. The national base beneficiary premium may increase each year, so the penalty amount may also increase each year.