

**Medicare Cost Sharing and Premium Amounts for
Hospital Insurance ¹**

		Inpatient Hospital			SNF ³	
		Deductible (IHD)	Daily Coinsurance		Daily Coinsurance after 20 days (1/8 x IHD)	Hospital Insurance Monthly Premium ⁴
		Covers first 60 days	61st through 90th days (1/4 x IHD)	LTR ² after 90 days (1/2 x IHD)		
Beginning in January unless noted						
July	1966	\$40	\$10	(⁵)	(⁵)	--
	1970	52	13	26	6.50	--
	1980	180	45	90	22.50	78 ^{6 7}
	1985	400	100	200	50.00	174 ⁸
	1990	592	148	296	74.00	175 ⁹
	1995	716	179	358	89.50	261 ¹⁰
	1996	736	184	368	92.00	289 ¹⁰
	1997	760	190	380	95.00	311 ¹⁰
	1998	764	191	382	95.50	309 ¹⁰
	1999	768	192	384	96.00	309 ¹⁰
	2000	776	194	388	97.00	301 ¹⁰
	2001	792	198	396	99.00	300 ¹⁰
	2002	812	203	406	101.50	319 ¹⁰
	2003	840	210	420	105.00	316 ¹⁰

¹ Hospital Insurance covers all expenses in "benefit period" except deductible and coinsurances shown below.

² LTR is lifetime reserve.

³ SNF is skilled nursing facility.

⁴ Premium paid for voluntary participation of individuals aged 65 or older not otherwise entitled to hospital insurance and of certain disabled individuals who have exhausted other entitlement.

⁵ Benefit not provided.

⁶ Beginning in July for years 1973 through 1982.

⁷ Set to 33/76 times the IHD, rounded to the nearest dollar, for years 1973 through 1988.

⁸ Beginning in January for 1984 and succeeding years.

⁹ Set at the estimated actuarial value of incurred benefits and administrative expenses for hospital insurance entitled aged beneficiaries, rounded to the nearest dollar, for 1989 and succeeding years.

¹⁰ For 1994 and later, a reduced premium is available to individuals aged 65 or older who are not otherwise entitled to hospital insurance but who have, or whose spouse has or had, at least 30 quarters of coverage under Title II of the Social Security Act. For 2003, the reduced premium is \$174.

SOURCE: CMS/OACT

November 2003

**Medicare Cost Sharing and Premium Amounts for
Supplementary Medical Insurance**

	Annual Deductible	Coinsurance	For Enrollee (aged and disabled) ¹	Monthly Premiums	
				Government Amounts	
				Aged	Disabled
Beginning July unless otherwise noted					
1966	\$50	20%	\$3.00	\$3.00	--
1970	50 ^{2 3}	20% ³	4.00	4.00	--
1975	60 ⁴	20% ⁵	6.70	6.70	29.30
1980	60	20%	8.70	18.10	41.30
1985	75 ^{6 7 8}	20%	15.50 ⁹	46.50 ⁹	89.90 ⁹
1990	75	20%	28.60	85.80	59.60
1995	100 ¹⁰	20%	46.10	100.10	165.50
1996	100	20%	42.50	127.30	167.70
1997	100	20%	43.80	131.40	177.00
1998	100	20%	43.80	132.00	150.40
1999	100	20%	45.50	139.10	160.50
2000	100	20%	45.50	138.30	196.70
2001	100	20%	50.00	152.00	214.40
2002	100	20%	54.00	164.60	192.20
2003	100	20%	58.70	178.70	223.30

¹ Beginning July 1973 for the disabled.

² Beginning in January for 1967 and succeeding years.

³ Professional inpatient services of pathologists and radiologists not subject to deductible or coinsurance for the period April 1968 - December 1980.

⁴ Deductible was \$60 for the years 1973 - 1981.

⁵ Home health services are not subject to coinsurance, beginning July 1972.

⁶ Home health services are not subject to deductible, beginning 1981.

⁷ Professional inpatient services of pathologists and radiologists not subject to deductible and coinsurance only when physician accepts assignment for the period January 1981 - September 1982 and are subject to deductible and coinsurance for October 1982 and later.

⁸ Deductible was \$75 for the years 1982 - 1990.

⁹ Beginning in January for 1984 and succeeding years.

¹⁰ Deductible is \$100 for the years 1991 and later.

SOURCE: CMS/OACT

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