

# Medicare Coverage and Expenses - 2022

## Part A: Hospital Expenses

- Premium paid by payroll taxes (trust fund).
- Monthly premium for those who paid payroll taxes for 30-39 quarters: (\$274/month for 30-39 quarters; \$499/month for less than 30 quarters).
- \$1,556 deductible per benefit period.
- \$389/day for days 61-90 in hospital per benefit period.
- \$778/day for days 91 and beyond. (Lifetime Reserve Days)
- No coverage after day 150 in hospital (or day 90 if Lifetime Reserve Days previously used).

## Skilled Nursing Facility Expenses

- Full coverage of expenses in skilled nursing facility for days 1-20 when this follows a 3-day hospitalization during each benefit period.
- \$194.50/day for days 21-100 in a skilled nursing facility during each benefit period.
- No coverage after day 100 in skilled nursing facility during each benefit period.

## Part B: Medical Expenses

- Paid by monthly premiums supplemented by General Funds.
- The standard Part B premium amount is \$148.50 (or higher depending on your income).
- 2019 income \$0 - \$88,000: 2021 premium \$148.50.
- 2019 income above \$88,000 - \$111,000: 2021 premium \$207.90.
- 2019 income above \$111,000 - \$138,000: 2021 premium \$297.00.
- 2019 income above \$138,000 - \$165,000: 2021 premium \$386.10.
- 2019 income above \$165,000 - \$500,000: 2021 premium \$475.20.
- 2019 income \$500,000 or above: 2021 premium \$504.90.
- \$203.00 annual deductible.
- Part B pays 80% of Medicare approved amount.

## Part C: Medicare Advantage Plans

- Medicare coverage is through private insurance plan (e.g., PPO, HMO).
- Carrier determines premium and benefit terms (must include all benefits included in basic Medicare coverage—may be supplemented by additional coverage—e.g., vision coverage).
- Medicare services must be obtained under plan rules.

## Part D: Prescription Plans

- Coverage offered through private insurance plans.
- Plans determine premium and formulary.