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## Medicare 2013 & 2014 costs at a glance

2013 & 2014 Costs at a Glance	
Part B premium	Most people pay \$104.90 each month. (This amount won't change in 2014.)
Part B deductible	\$147 per year (This amount won't change in 2014.)
Part A premium	Most people don't pay a monthly premium for Part A. If you buy Part A, you'll pay up to \$441 each month. (\$426 in 2014)
Part A hospital inpatient deductible	<p>You pay:</p> <ul style="list-style-type: none"> <li>\$1,184 deductible for each benefit period (\$1,216 in 2014)</li> <li>Days 1-60: \$0 coinsurance for each benefit period (\$0 in 2014)</li> <li>Days 61-90: \$296 coinsurance per day of each benefit period (\$304 in 2014)</li> <li>Days 91 and beyond: \$592 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime) (\$608 in 2014)</li> <li>Beyond lifetime reserve days: all costs</li> </ul>

### Detailed Medicare cost information for 2013 & 2014

#### Medicare Part A (Hospital Insurance)

**Monthly premium** (for people who pay a [premium](#)): If you buy Part A, you'll pay up to \$441 each month in 2013 (\$426 in 2014). Most people get [premium-free Part A](#).

**Late enrollment penalty:** If 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 have had Part A, but didn't sign up.) [Learn more about the Part A late enrollment penalty.](#)

#### Part A costs if you have Original Medicare

##### Note

All Medicare Advantage Plans must cover these services. If you're in a Medicare Advantage Plan, costs vary by plan and may be either higher or lower than those in Original Medicare. Review the ["Evidence of Coverage"](#) from your plan.

##### Home health care

- \$0 for home health care services.
- 20% of the [Medicare-approved amount](#) for [durable medical equipment](#).

##### Hospice care

- \$0 for [hospice](#) care.
- 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.
- You may need to pay 5% of the [Medicare-approved amount](#) for inpatient [respite care](#).
- 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).

##### Hospital inpatient stay

- \$1,184 [deductible](#) for each [benefit period](#) in 2013. (\$1,216 in 2014)
- Days 1–60: \$0 [coinsurance](#) for each benefit period in 2013. (\$1,216 in 2014)
- Days 61–90: \$296 coinsurance per day of each benefit period in 2013. (\$304 in 2014)
- Days 91 and beyond: \$592 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime) in 2013. (\$608 in 2014)
- Beyond [lifetime reserve days](#): all costs.

##### Note

You pay for private-duty nursing, a television, or a phone in your room. You pay for a private room unless it's medically

necessary.

#### Mental health inpatient stay

- Days 1–60: \$1,184 [deductible](#) for each [benefit period](#) in 2013. (\$1,216 in 2014)
- Days 61–90: \$296 [coinsurance](#) per day of each benefit period in 2013. (\$304 in 2014)
- Days 91 and beyond: \$592 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime) in 2013. (\$608 in 2014)
- Beyond [lifetime reserve days](#) : all costs.
- 20% of the [Medicare-approved amount](#) for mental health services you get from doctors and other providers while you're a hospital inpatient.

#### Note

There's no limit to the number of benefit periods you can have when you get mental health care in a general hospital. You can also have multiple benefit periods when you get care in a psychiatric hospital. Remember, there's a lifetime limit of 190 days.

#### Skilled nursing facility stay

- Days 1–20: \$0 for each [benefit period](#) in 2013 and 2014.
- Days 21–100: \$148 [coinsurance](#) per day of each benefit period in 2013. (\$152.00 in 2014)
- Days 101 and beyond: all costs.

#### Medicare Part B (Medical Insurance)

**Monthly premium:** Most people pay the Part B [premium](#) of \$104.90 each month in 2013 and 2014. However, if your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you may pay more.

If your yearly income in 2011 (for what you pay in 2013) or 2012 (for what you pay in 2014) was			You pay (in 2013 and 2014)
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	\$104.90
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$146.90
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	Not applicable	\$209.80
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 and up to \$129,000	\$272.70
above \$214,000	above \$428,000	above \$129,000	\$335.70

[Get more information about your Part B premium from Social Security.](#)

**Late enrollment penalty:** 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 have had Part B, but didn't sign up for it. [Learn more about the Part B late enrollment penalty.](#)

#### Part B costs if you have Original Medicare

#### Note

All Medicare Advantage Plans must cover these services. If you're in a Medicare Advantage Plan, costs vary by plan and may be either higher or lower than those in Original Medicare. Review the "[Evidence of Coverage](#)" from your plan.

**Part B annual deductible:** You pay \$147 per year for your Part B [deductible](#) in 2013 and 2014.

**Clinical laboratory services:** You pay \$0 for Medicare-approved services.

#### Home health services:

- \$0 for home health care services.
- 20% of the [Medicare-approved amount](#) for [durable medical equipment](#) .

**Medical and other services:** You 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](#) .

#### Note

In 2013, there may be [limits on physical therapy, occupational therapy, and speech language pathology services](#). If so, there may be exceptions to these limits.

#### Outpatient mental health services

- 20% of the [Medicare-approved amount](#) for visits to a doctor or other [health care provider](#) to diagnose your condition or to monitor or change your prescriptions. The Part B [deductible](#) applies.
- If you get treatment in a hospital outpatient clinic or hospital outpatient department, you may have to pay an additional [copayment](#) or [coinsurance](#) amount of the hospital. This amount will vary depending on the service provided, but will be between 20-40% of the Medicare-approved amount.
- 35% of the Medicare-approved amount for outpatient treatment of your condition (like individual or group psychotherapy) in a doctor or other health provider's office or hospital outpatient department.

**Partial hospitalization mental health services:** You pay a percentage of the [Medicare-approved amount](#) for each service you get from a doctor or certain other mental health qualified professional. You also pay a [copayment](#) for each day of partial hospitalization services provided in a hospital outpatient setting or community mental health center, and the Part B [deductible](#) applies.

#### Outpatient hospital services

- You generally pay 20% of the [Medicare-approved amount](#) for the doctor or other health care provider's services, and the Part B [deductible](#) applies.
- For all other services, you also generally pay a [copayment](#) for each service you get in an outpatient hospital setting. You may pay more for services you get in a hospital outpatient setting than you would pay for the same care in a doctor's office.
- For some screenings and preventive services, [coinsurance](#), copayments, and the Part B deductible don't apply (so you pay nothing).

#### Medicare Part C (Medicare Advantage)

**Monthly premium:** The Part C monthly [premium](#) varies by plan.

#### Medicare Part D (Medicare prescription drug coverage)

**Monthly premium:** The Part D monthly [premium](#) varies by plan (higher-income consumers may pay more).

The charts below show your estimated prescription drug plan monthly premium based on your income as reported on your IRS tax return from 2 years ago. If your income is above a certain limit, you'll pay an income-related monthly adjustment amount in addition to your plan premium.

If your yearly income in 2011 was			
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 p
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	not applicable	\$11.60 + yc
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	not applicable	\$29.90 + yc
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 up to \$129,000	\$48.30 + yc
above \$214,000	above \$428,000	above \$129,000	\$66.60 + yc

If your yearly income in 2012 was			
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 p
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	not applicable	\$12.10 + yc
above \$107,000 up to \$160,000	above \$214,000 up to \$320,000	not applicable	\$31.10 + yc
above \$160,000 up to \$214,000	above \$320,000 up to \$428,000	above \$85,000 up to \$129,000	\$50.20 + yc
above \$214,000	above \$428,000	above \$129,000	\$69.30 + yc

**Late enrollment penalty:** 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 went without [creditable prescription drug coverage](#). [Learn more about the Part D late enrollment penalty](#).

These are the basic costs for people with Medicare. If you want specific cost information (like whether you've met your [deductible](#), how much you'll pay for an item or service you got, or the status of a [claim](#)), visit [MyMedicare.gov](#).

[Find out if Medicare covers a specific test, item or service that's not listed on this page.](#)



A federal government website managed by the Centers for Medicare & Medicaid Services  
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