

2021 Medicare Part A & B Premiums, Deductibles, And Coinsurances

Part B (Medical Insuruance)

Premium - \$148.50 per month (Premiums will be higher for individuals with annual incomes of \$88,000 and married couples with annual incomes of \$176,000 or more.)

Deductible - \$203.00 per year of Medicare-approved charges

Part A (Hospital Insurance) Deductible

• \$1,484 (per benefit period) — for days 1-60 of inpatient hospitalization

Coinsurance

- \$371 per day for the 61^{st} through the 90^{th} day of inpatient hospitalization
- \$742 per day for the 91st through the 150th day of inpatient hospitalization (total of 60 lifetime reserve days, non-renewable).

Skilled Nursing Facility Coinsurance

• \$185.50 per day for the 21^{st} through the 100^{th} day.

Premium — Most people do not pay a Part A premium because they or a spouse have 40 or more quarters of Medicare-covered employment.

- If a person has **less than 30 quarters** of Medicare-covered employment the Part A premium is \$471 per month
- If a person has **30 to 39 quarters** of Medicare-covered employment, the Part A premium is \$259 per month.

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