

## MEDICARE PREMIUMS AND DEDUCTIBLES - 2011

### Part A

#### Premium

- \$ - 0 - 40 or more quarters of covered employment
- \$ 248 30 - 39 quarters of covered employment, and certain disabled persons with 30 or more quarters of covered employment
- \$ 450 Less than 30 quarters (paid by about 1 percent of beneficiaries)

#### Hospital Deductible and Coinsurance

- \$1,132 1-60 days of Medicare-covered inpatient hospital care in a benefit period
- \$ 283 61-90 days (per day)
- \$ 566 91+ days (per day) hospital stays for lifetime reserve days

#### Skilled Nursing Facility

- \$ - 0 - 1 - 20 days (per day)
- \$141.50 21 - 100 days (per day)

### Part B

**Premium:** \$115.40 \*

**Deductible:** \$162.00

NOTE: The majority of Medicare beneficiaries will continue to pay the same \$96.40 premium amount they have paid since 2008. These individuals are covered by the "hold harmless" provision.

\* Other Medicare beneficiaries (27%) will not be protected by the "hold harmless" provision and will pay \$115.40 for the Part B premium in 2011 because:

1. They are a new enrollee during the year,
2. They are subject to the income-related (higher income) additional premium amount,
3. They do not have their Part B premiums withheld from Social Security payments, or
4. They are someone who qualifies for both Medicare and Medicaid and have their Part B premiums paid on their behalf by Medicaid (Medicare Savings Programs).

Turn to the back of this page for Part B premium amounts for individuals who file a tax return and who have a higher income bracket. >>>>

The 2011 Part B monthly premium rates 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 who file a joint tax return are:

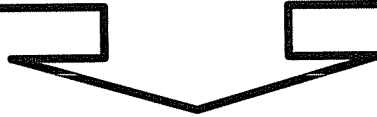
Beneficiaries who file an <b>INDIVIDUAL</b> tax return with income:	Beneficiaries who file a <b>JOINT</b> tax return with income:	Part B Income-related monthly adjustment amount	Total monthly Part B premium amount
Less than or equal to \$85,000	Less than or equal to \$170,000	\$ 0.00	\$115.40
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	\$46.10	\$161.50
Greater than \$107,000 and less than or equal to \$160,000	Greater than \$214,000 and less than or equal to \$320,000	\$115.30	\$230.70
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$320,000 and less than or equal to \$428,000	\$184.50	\$299.90
Greater than \$214,000	Greater than \$428,000	\$253.70	\$369.10

In addition, the monthly premium rates to be paid by beneficiaries who are married, but file a separate return from the ir spouse and lived with their spouse at any time during the taxable year are:

Beneficiaries who are <b>married</b> but <b>FILE A SEPARATE</b> tax return from their spouse:	Part B Income-related monthly adjustment amount	Total monthly Part B premium amount
Less than or equal to \$85,000	\$ 0.00	\$115.40
Greater than \$85,000 and less than or equal to \$129,000	\$184.50	\$299.90
Greater than \$129,000	\$253.70	\$369.10

**ATTENTION:**

The Affordable Care Act has added a new Part D "adjustment" amount for individuals with a higher income. Please review the information on this monthly adjustment on the following page.



**Part D**

Beginning in 2011, the *Affordable Care Act* requires Part D enrollees whose incomes exceed the same thresholds that apply to higher income Part B enrollees, to pay a monthly "adjustment" amount. **These individuals will pay the regular plan premium to their Part D plan and will pay the income-related "adjustment" to Medicare.** The 2011 Part D income-related monthly 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 who file a joint tax return are:

Beneficiaries who file an <b>INDIVIDUAL</b> tax return with income:	Beneficiaries who file a <b>JOINT</b> tax return with income:	Part D Income-related monthly adjustment amount
Less than or equal to \$85,000	Less than or equal to \$170,000	\$ 0.00
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	\$12.00
Greater than \$107,000 and less than or equal to \$160,000	Greater than \$214,000 and less than or equal to \$320,000	\$31.10
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$320,000 and less than or equal to \$428,000	\$50.10
Greater than \$214,000	Greater than \$428,000	\$69.10

In addition, the income-related monthly adjustment amount to be paid by Part D beneficiaries who are married, but file a separate return from their spouse and lived with their spouse at any time during the taxable year are:

Beneficiaries who are <u>married</u> and lived with their spouse at any time during the year, but file a <b>SEPARATE</b> tax return from their spouse:	Part D Income-related monthly adjustment amount
Less than or equal to \$85,000	\$ 0.00
Greater than \$85,000 and less than or equal to \$129,000	\$50.10
Greater than \$129,000	\$69.10