Medicare Advocacy Project

Protecting your medicare rights.

Elder, Health, Disability Unit **Greater Boston Legal Services** 197 Friend Street, Boston, MA 02114 (617) 371-1234, or toll-free (800) 323-3205 FAX (617) 371-1222 www.gbls.org

2019 Medicare Costs

Hospital Deductible:

Hospital Co-Insurance: days 1-60 days 61-90 60 days of "lifetime reserve" \$1,364 per benefit period

\$0 \$341 per day \$682 per day, then all costs

SNF Co-Insurance

days 1-20 days of skilled care days 21-100 of skilled care

\$0 \$170.50 per day, then all costs.

Note: Medicare will not pay if care received is not skilled care. Note: Except for hospital lifetime reserve days, all costs above are per benefit period, which begins when one is admitted to a hospital or SNF and ends after person has gone without hospital or SNC for 60 days.

Part A premium free if you or your current or former spouse paid Medicare taxes for 10 years (40 work credits); if not, may enroll in Part A as a "voluntary" beneficiary and pay up to \$240 a month (you earned 30-39 credits); or up to \$437 a month (you earned less than 30 credits).

Part B deductible	\$185 per year
Part B premium: standard Part B premium is	\$135.50 per month
but if held harmless may be as low as	\$109 per month
Held harmless rule: if enrolled before 2018 and have	premiums deducted from Social Security
benefits, protects beneficiary from having previous ye	ear's Social Security benefit level reduced
by increase in Part B premium.	
Income over \$85,000	\$187.50- \$428.60) per month

Part B co-insurance: Pay 20% of Medicare Approved amount after deductible.

Amount in Controversy Thresholds Administrative Law Judge Hearing \$160 Federal Judicial Review \$1.630

2018 Medicare Costs

Hospital Deductible

\$1,340

Hospital Co-Insurance: days 1-60 \$0; days 61-90; \$335 a day; reserve days, 91-150, \$670 a day SNF Co-Insurance: if skilled care, days 1-20 \$0; days;21-100 \$167.50 per day Part A premium: free with 40 credits; voluntary enrollees with 30-39 credits \$227; less, \$422. Part B premium: \$134 mo. standard; hold harmless as above; higher for incomes over \$85,000 Amount in Controversy Thresholds: ALJ Hearing \$160 Judicial Review \$1,560

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Questions? Need help? Call the **Medicare Advocacy Project** located at Greater Boston Legal Services, 617-603-1700, 197 Friend St., Boston, MA 02114 Community Legal Aid, 855-252-5342, 405 Main St., Worcester, MA 01608 South Coastal County Legal Services, 800-244-8393, 231 Main St., #201, Brockton, MA 02301