



## 2020 Original Medicare Costs

**Hospital Deductible:** \$1,408 per benefit period\*

**Hospital Co-Payments:**

Days 1-60	\$0
Days 61-90	\$352/day
60 days of “lifetime reserve”	\$704/day after day 90 of each benefit period
After using the lifetime reserve days	All costs

**Skilled Nursing Facility (SNF) Co-payments:**

Days 1-20 per benefit period*	\$0
Days 21-100 of skilled care	\$176 per day
Each day after day 100	All costs

*\*Note: A benefit period begins with admission to a hospital or SNF and ends when the patient has gone without hospital or skilled care 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 \$252 a month (if you earned 30-39 credits); or \$458 a month (if you earned less than 30 credits).

**Part B deductible:** \$198 per year.

**Part B premium:** Standard Part B premium is \$144.60 per month *unless* 2018 tax reported income exceeds \$87,000 for an individual or \$174,000 for joint filers. Income Related Monthly Adjustment Amounts (IRMAA) premiums range as high as \$491.60. Consider appealing IRMAA if life changing event has occurred since 2018. A very small number of people will benefit from the *hold harmless rule*, which protects beneficiaries from receiving reduced SSA benefits because COLA does not cover their Part B premium.

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

**Amount in Controversy Thresholds\*:**

Administrative Law Judge Hearing:	\$170
Federal Judicial Review:	\$1,670

*\*Note: This is the amount your claim(s) must be worth in order to reach this stage of the Medicare appeals process.*

**Consider ways of meeting Medicare out-of-pocket costs (if eligible):**

- Medigap plans;
- MassHealth (including Buy-In and Senior Buy-In);
- Health Safety Net; and,
- Employer retirement insurance

Beneficiaries who choose Original Medicare will need prescription drug coverage generally through a privately-sponsored Part D plan. While premiums and other costs vary among plans, Low Income Subsidies (Extra Help) are available to certain low income beneficiaries to assist with costs.

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**Questions? Need Legal Help?**

**Call the Medicare Advocacy Project to Apply for Free Legal Assistance:**

**Greater Boston  
Legal Services**  
617-603-1700  
Serving Essex, Middlesex,  
Norfolk, and Suffolk Counties

**Community Legal Aid**  
855-252-5342  
Serving Berkshire, Franklin,  
Hampden, Hampshire, and  
Worcester Counties

**South Coastal Counties  
Legal Services**  
800-244-8393  
Serving Barnstable, Bristol,  
Dukes, Nantucket, and  
Plymouth Counties