



Medicare Advocacy Project

Protecting your medicare rights.

2025 Original Medicare Costs

Hospital Deductible

\$1,676 per benefit period*

Hospital Co-Payments

Days 1-60	\$0
Days 61-90	\$419/day
60 days of "lifetime reserve"	\$838/day after day 90
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	\$209.50/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, you may enroll in Part A as a "voluntary" beneficiary and pay \$285 per month (if you earned 30-39 credits); or \$518 per month (if you earned less than 30 credits).

Part B Deductible

\$257 per year.

Part B Premium

Standard Part B premium is \$185.00 per month *unless* 2023 tax reported income exceeds \$106,000 for an individual or \$212,000 for joint filers. Income Related Monthly Adjustment Amounts (IRMAA) premiums range as high as \$628.90 per month per beneficiary. Consider appealing IRMAA if life changing event has occurred since 2023. 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.



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Amount in Controversy Thresholds*

Administrative Law Judge Hearing:	\$190
Federal Judicial Review:	\$1,900

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

Possible ways of meeting Medicare out-of-pocket costs

- Medigap plans;
- MassHealth (including Medicare Savings Plans);
- Health Safety Net; and,
- Employer retirement insurance

SHINE (Serving the Health Insurance Needs of Everyone) provides free unbiased health insurance counseling information and assistance to Massachusetts residents with Medicare, their caregivers, and those approaching Medicare eligibility. Contact SHINE at 800-243-4643 for more information about ways of meeting Medicare out-of-pocket costs.

Medicare Part B Immunosuppressive Drug (Part B-ID)

Beginning in 2023, certain Medicare enrollees who are 36 months post kidney transplant, and therefore are no longer eligible for full Medicare coverage, can elect to continue Part B coverage of immunosuppressive drugs by paying a premium. The base 2025 monthly immunosuppressive drug premium is \$110.40, and it can go as high as \$552.10 per month if IRMAA applies.

Questions? Need Legal Help?

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

Greater Boston Legal Services

- 800-323-3205
- 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