

# 2020 Medicare Costs

## Medicare Part A (Hospital Insurance) Costs

### Part A Monthly Premium

Most people don't pay a Part A premium because they paid Medicare taxes while working. If you don't get premium-free Part A, you pay up to \$458 each month.

### Hospital Stay

In 2020, you pay

- \$1,408 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$352 per day for days 61–90 of each benefit period
- \$704 per “lifetime reserve day” after day 90 of each benefit period (up to a maximum of 60 days over your lifetime)

### Skilled Nursing Facility Stay

In 2020, you pay

- \$0 for the first 20 days of each benefit period
- \$176 per day for days 21–100 of each benefit period
- All costs for each day after day 100 of the benefit period

## Medicare Part B (Medical Insurance) Costs

### Part B Monthly Premium

The standard Part B premium amount in 2020 is \$144.60 or higher depending on your income. However, most people who get Social Security benefits pay less than this amount (\$130 on average). Social Security will tell you the exact amount you'll pay for Part B in 2020.

You pay the standard premium amount (or higher) if:

- You enroll in Part B for the first time in 2020.
- You don't get Social Security benefits.
- You're directly billed for your Part B premiums.
- You have Medicare and Medicaid, and Medicaid pays your premiums. (Your state will pay the standard premium amount of \$144.60 in 2020.)
- Your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount.

If you're in 1 of these 5 groups, here's what you'll pay:

| If your yearly income in 2018 was       |   |  | You pay (in 2020) |
|---|---|--|-------------------|
| File individual tax return              | File joint tax return                   | File married & separate tax return     |                   |
| \$87,000 or less                        | \$174,000 or less                       | \$87,000 or less                       | \$144.60          |
| above \$87,000 up to \$109,000          | above \$174,000 up to \$218,000         | not applicable                         | \$202.40          |
| above \$109,000 up to \$136,000         | above \$218,000 up to \$272,000         | not applicable                         | \$289.20          |
| above \$136,000 up to \$163,000         | above \$272,000 up to \$326,000         | not applicable                         | \$376.20          |
| above \$163,000 and less than \$500,000 | above \$326,000 and less than \$750,000 | above \$87,000 and less than \$413,000 | \$462.70          |
| \$500,000 or above                      | \$750,000 and above                     | \$413,000 and above                    | \$491.60          |

The information in this chart can be found at [Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance](https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance). If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

### Part B Deductible—\$198 per year

## Medicare Advantage Plans (Part C) and Medicare Prescription Drug Plans (Part D) Premiums

Visit [Medicare.gov/find-a-plan](https://www.medicare.gov/find-a-plan) to get plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. You can also call the plan or your State Health Insurance Assistance Program (SHIP). To get the most up-to-date SHIP phone numbers, visit [shiptacenter.org](https://shiptacenter.org) or call 1-800-MEDICARE.

## Part D Monthly Premium

The chart below shows your estimated prescription drug plan monthly premium based on your income. If your income is above a certain limit, you will pay an income-related monthly adjustment amount in addition to your plan premium. The information in the chart above can be found at [Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance](https://www.Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance).

| If your yearly income in 2018 was       |   |  | You pay<br>(in 2020)        |
|---|---|--|-----------------------------|
| File individual tax return              | File joint tax return                   | File married & separate tax return     |                             |
| \$87,000 or less                        | \$174,000 or less                       | \$87,000 or less                       | Your plan premium           |
| above \$87,000 up to \$109,000          | above \$174,000 up to \$218,000         | not applicable                         | \$12.20 + your plan premium |
| above \$109,000 up to \$136,000         | above \$218,000 up to \$272,000         | not applicable                         | \$31.50 + your plan premium |
| above \$136,000 up to \$163,000         | above \$272,000 up to \$326,000         | not applicable                         | \$50.70 + your plan premium |
| above \$163,000 and less than \$500,000 | above \$326,000 and less than \$750,000 | above \$87,000 and less than \$413,000 | \$70.00 + your plan premium |
| \$500,000 or above                      | \$750,000 and above                     | \$413,000 and above                    | \$76.40 + your plan premium |

### 2020 Part D National Base Beneficiary Premium — \$32.74

This figure is used to estimate the Part D late enrollment penalty and the income-related monthly adjustment amounts listed in the table above. The national base beneficiary premium amount can change each year. See your Medicare & You handbook or visit [Medicare.gov](https://www.Medicare.gov) for more information.

For more information about Medicare costs, visit [Medicare.gov](https://www.Medicare.gov).

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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