# **2022 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 \$499 each month. If you don't buy Part A when you're first eligible for Medicare (usually when you turn 65), you might pay a penalty.

#### **Hospital stay**

In 2022, you pay

- \$1,556 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$389 per day for days 61–90 of each benefit period
- \$778 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 2022, you pay

- \$0 for the first 20 days of each benefit period
- \$194.50 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

Most people pay the standard Part B monthly premium amount (\$170.10 in 2022). Social Security will tell you the exact amount you'll pay for Part B in 2022.

You pay the standard premium amount if:

- You enroll in Part B for the first time in 2022.
- 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 \$170.10 in 2022.)

#### Here's what you'll pay:

If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard Part B premium and an income-related monthly adjustment amount.

If your yearly income in 2020 was				
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2022)	
\$91,000 or less	\$182,000 or less	\$91,000 or less	\$170.10	
above \$91,000 up to \$114,000	above \$182,000 up to \$228,000	not applicable	\$238.10	
above \$114,000 up to \$142,000	above \$228,000 up to \$284,000	not applicable	\$340.20	
above \$142,000 up to \$170,000	above \$284,000 up to \$340,000	not applicable	\$442.30	
above \$170,000 and less than \$500,000	above \$340,000 and less than \$750,000	above \$91,000 and less than \$409,000	\$544.30	
\$500,000 or above	\$750,000 or above	\$409,000 or above	\$578.30	

Visit Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance to find the information in this chart. 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—\$233 per year

# Medicare Advantage Plans (Part C) & Medicare Drug Plans (Part D) Premiums

Visit Medicare.gov/plan-compare 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). Visit shiphelp.org or call 1-800-MEDICARE to get the most up-to-date SHIP phone numbers.

#### Part D monthly premium

The chart below shows your estimated drug plan monthly premium based on your income. If your income is above a certain limit, you'll pay an income-related monthly adjustment amount in addition to your plan premium.

If your yearly income in 2020 was				
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2022)	
\$91,000 or less	\$182,000 or less	\$91,000 or less	Your plan premium	
above \$91,000	above \$182,000	not applicable	\$12.40 + your	
up to \$114,000	up to \$228,000		plan premium	
above \$114,000	above \$228,000	not applicable	\$32.10 + your	
up to \$142,000	up to \$284,000		plan premium	
above \$142,000	above \$284,000	not applicable	\$51.70 + your	
up to \$170,000	up to \$340,000		plan premium	
above \$170,000 and less than \$500,000	above \$340,000 and less than \$750,000	above \$91,000 and less than \$409,000	\$71.30 + your plan premium	
\$500,000 or	\$750,000 or	\$409,000 or above	\$77.90 + your	
above	above		plan premium	

## 2022 Part D national base beneficiary premium — \$33.37

This amount 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. If you pay a late enrollment penalty, these amounts may be higher. See your Medicare & You handbook or visit Medicare.gov for more information.

## For detailed cost information

Visit Medicare.gov to find more detailed Medicare cost information by service, and to see how Medicare calculates late enrollment penalties. Or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

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, or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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