

Medicare Premium and Deductibles for CY 2013

Medicare Part A Premium: Part A covers inpatient hospital stays, care in a skilled nursing facility, hospice care and some home health care. Only about 1 percent of people with Medicare pay a premium for Part A services—you need to have paid Medicare payroll taxes for 40 quarters of employment or be married to someone who did. For those few affected, the 2013 Part A premium is decreasing to \$441, down from \$451 in 2012. For more details, [click here](#).

Medicare Part A Deductible: This deductible is the cost to people with Medicare for up to 60 days of Medicare-covered inpatient services in the hospitals for each benefit. This will increase to \$1,184 in 2013, up from \$1,156 this year. The daily coinsurance amounts for CY 2013 will be: \$296 for the 61st through 90th day of hospitalization in a benefit period; \$592 for lifetime reserve days; and \$148 for the 21st through 100th day of extended care services in a skilled nursing facility in a benefit period. For more details, [click here](#).

Medicare Part B Deductible: The deductible will increase to \$147 in 2013, from \$140. This is still \$15 below the deductible in 2011. For more details, [click here](#).

Income-related Adjustments: People with Medicare who report 2011 income above \$85,000 a year (\$170,000 filing jointly), are legally responsible to cover a larger portion of the cost of their coverage. These premium adjustments range from \$42.00 to \$230.80 a month for Medicare Part B. The Part B premium costs are available on pages 9-10 by [clicking here](#).

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