

ONLINE APPENDIXES

# 4

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**Financial assistance  
for low-income  
Medicare beneficiaries**

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ONLINE APPENDIX

# 4-A

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## **Medicare cost-sharing amounts**

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**TABLE  
4-A1**

**Medicare cost-sharing amounts, 2014**

| Type of Medicare cost sharing | 2014 cost  |
|-------------------------------|--|
| <b>Premiums</b>               |  |
| Part A                        | <ul style="list-style-type: none"> <li>\$0/month for beneficiaries who worked at least 40 quarters and paid Medicare taxes while working. This is referred to as premium-free Part A (also provided to qualified dependents of workers).</li> <li>\$426/month for beneficiaries who do not qualify for premium-free Part A (or \$234/month for beneficiaries with 30–39 quarters of coverage).</li> </ul>  |
| Part B                        | <ul style="list-style-type: none"> <li>\$104.90/month for a beneficiary with an annual income up to \$85,000 a year (or up to \$170,000 annual income for a couple).</li> <li>\$146.90/month for a beneficiary with an annual income above \$85,000 and up to \$107,000 a year (or above \$170,000 and up to \$214,000 for a couple).</li> <li>\$209.80/month for a beneficiary with an annual income above \$107,000 and up to \$160,000 a year (or above \$214,000 and up to 320,000 for a couple).</li> <li>\$272.70/month for a beneficiary with an annual income above \$160,000 and up to \$214,000 a year (or above \$320,000 and up to \$428,000 for a couple).</li> <li>\$335.70/month for a beneficiary with an annual income greater than \$214,000 a year (or greater than \$428,000 for a couple).</li> </ul>   |
| <b>Deductibles</b>            |  |
| Part A                        | <p><i>Inpatient hospital services:</i></p> <ul style="list-style-type: none"> <li>\$1,216/year per benefit period.</li> </ul>  |
| Part B                        | <ul style="list-style-type: none"> <li>\$147.00/year for all beneficiaries.</li> </ul>   |
| <b>Coinsurance/Copayments</b> |  |
| Part A                        | <p><i>Inpatient hospital services:</i></p> <ul style="list-style-type: none"> <li>\$304/day copayment for days 61–90 of each benefit period.</li> <li>\$608/day copayment for day 91 of each benefit period and for each lifetime reserve day (each beneficiary receives up to 60 lifetime reserve days over a lifetime).</li> <li>All costs incurred after exhaustion of the lifetime reserve days.</li> </ul> <p><i>Skilled nursing facility services:</i></p> <ul style="list-style-type: none"> <li>\$152.00/day copayment for days 21–100 of each benefit period.</li> <li>All costs incurred after the 101st day of each benefit period.</li> </ul> <p><i>Durable medical equipment:</i></p> <ul style="list-style-type: none"> <li>Coinsurance of 20 percent of the Medicare-approved payment amount.</li> </ul>  |
| Part B                        | <p><i>Physician services:</i></p> <ul style="list-style-type: none"> <li>Coinsurance of 20 percent of the Medicare-approved payment amount.</li> </ul> <p><i>Outpatient hospital services:</i></p> <ul style="list-style-type: none"> <li>Coinsurance of 20 percent of the Medicare-approved payment amount for physician and other health care professional services.</li> <li>A copayment for some other services received in the outpatient hospital setting.</li> </ul> <p><i>Outpatient mental health services:</i></p> <ul style="list-style-type: none"> <li>Coinsurance of 20 percent of the Medicare-approved payment amount for physician or other health care professional services to diagnose or monitor a mental health condition or to change prescription medications.</li> <li>Coinsurance of generally between 20 percent and 40 percent of the Medicare-approved payment amount for mental health services received in a hospital outpatient clinic or department setting.</li> </ul> |

Source: Medicare.gov. 2013. Medicare 2014 costs at a glance. <http://www.medicare.gov/your-medicare-costs/costs-at-a-glance/costs-at-a-glance.html#collapse-4809>. Congressional Research Service. 2013. *Medicare: Part B premiums*. Washington, DC: CRS.