

Overview of Medicare Parts A & B

A

In-patient hospital

First 60 days \$1,556 deductible

Days 61-90 \$389 per day
coinsurance

Days 91 and on \$778 per day
per Lifetime reserve coinsurance

Skilled nursing facility

First 20 days 100% (no copay)

Days 21-100 \$194.50 per day
coinsurance

Home health hospice

100% Services

*Benefit period ends when patient is out of the hospital or skilled nursing facility for 60 consecutive days.

Amount you pay

Amount Medicare pays

B

\$233 deductible

(the amount you must pay before any coverage from the insurer)

20% coinsurance

80% of costs

(after deductible is met)

Provider's charges
(in or out of hospital)

Durable medical equipment

Ambulance

Outpatient hospital charges

Excess charges

If providers do not accept Medicare's reimbursement rate, they are allowed to charge up to 15 percent more for covered services. If the doctor you visit is one of these, you will be responsible for paying that 15 percent above what Medicare covers.