



2025

Cost of Medicare

Medicare Part A + Part B

Premiums

Deductible

Cost-Share

IRMAA Levels

2025

MEDICARE PART A

SERVICES

MEDICARE PAYS

YOU PAY

HOSPITALIZATION

DAYS 1-60

**Costs After
Deductible**

**\$1,676
Deductible**

DAYS 61-90

**Costs After
Daily Copayment**

**\$419
Daily Copayment**

DAYS 91-150

**Costs After
Daily Copayment**

**\$838
Daily Copayment**

DAYS 151+

0%

**100% of
All Costs**

SKILLED NURSING FACILITY

DAYS 1-20

100%

0%

DAYS 21-100

**Costs After
Daily Copayment**

**\$209.50
Daily Copayment**

MEDICARE PART A DEDUCTIBLE IS PER BENEFIT PERIOD

- Benefit period begins the first day you are classified as inpatient, and ends after discharge and you have not been hospitalized/ received skilled care for 60+ days.

MEDICARE PART A DEDUCTIBLE CAN BE PAID MORE THAN ONCE PER CALENDAR YEAR

2025

MEDICARE PART B

SERVICES

MEDICARE PAYS

YOU PAY

ANNUAL DEDUCTIBLE

\$0

\$257

MEDICALLY NECESSARY SERVICES

80% of approved amount

20% of approved amount

PREVENTIVE SERVICES

100% of approved amount

0%

EXCESS CHARGES

0% above approved amount

Up to 15% above approved amount

DURABLE MEDICAL EQUIPMENT

80% of approved amount

20% of approved amount

HOME HEALTH CARE

100% of approved amount

0% of approved amount

AMBULANCE SERVICES

80% of approved amount

20% of approved amount

YOU MUST PAY PART B ANNUAL DEDUCTIBLE PRIOR TO MEDICARE PAYING OUTPATIENT CHARGES

MEDICARE PART B COVERS TWO TYPES OF SERVICES:

- **Medically Necessary Services**
 - You Pay 20% of Services (If provider accepts Medicare Assignment)
- **Preventive Services**
 - You Pay 0% of Services (If provider accepts Medicare Assignment)

2025



MEDICARE PREMIUMS

MEDICARE PART A

QUARTERS WORKED

MONTHLY PREMIUM

40 QUARTERS

\$0

30-39 QUARTERS

\$285

LESS THAN 30 QUARTERS

\$518

MEDICARE PART B + MEDICARE PART D

TAX FILING

PART B

PART D

INDIVIDUAL- \$106,000 OR LESS
MARRIED JOINTLY- \$212,000 OR LESS
MARRIED SEPARATELY- \$106,000 OR LESS

\$185.00

Plan Premium

INDIVIDUAL- \$106,001- \$133,000
MARRIED JOINTLY- \$212,001- \$266,000

\$259.00

Plan Premium + \$13.70

INDIVIDUAL- \$133,001- \$167,000
MARRIED JOINTLY- \$266,001- \$334,000

\$370.00

Plan Premium + \$35.30

INDIVIDUAL- \$167,001- \$200,000
MARRIED JOINTLY- \$334,001- \$400,000

\$480.90

Plan Premium + \$57.00

INDIVIDUAL- \$200,001- \$499,999
MARRIED JOINTLY- \$400,001- \$749,999
MARRIED SEPARATELY- \$106,001- \$393,999

\$591.90

Plan Premium + \$78.60

INDIVIDUAL- \$500,000+
MARRIED JOINTLY- \$750,000+
MARRIED SEPARATELY- \$393,000+

\$628.90

Plan Premium + \$85.80