

2021 MEDICARE PART A PREMIUMS, DEDUCTIBLES and CO-PAYMENTS

Part A Monthly Premium

- 40 or more quarters \$0
- 30–39 quarters of coverage \$259/month
- Less than 30 quarters \$471/month

Part A (Hospital) Deductibles and Co-Payments per Benefit Period in Original Medicare

- \$1,484 deductible, paid upon admission as a hospital inpatient for 1-60 days
- \$371 per day for 61-90 days
- \$742 per day for days 91-150 (*lifetime reserve days; non-renewable*)
- All costs for each day beyond 150 days

Skilled Nursing Facility Care Co-Payments in Original Medicare

- Covered in full for the first 20 days after a minimum 3-day qualifying hospital stay
- Beneficiaries pay \$185.50 per day for days 21-100
- Beneficiaries pay all costs after 100 days

Paying for Hospice Care

- Co-payment up to \$5 per outpatient prescription drug
- 5% of Medicare-approved amount for inpatient respite care

2021 MEDICARE PART B PREMIUMS

If Your Yearly Modified Adjusted Gross Income in 2019 was		Premium you paid for Part B in 2020*:	Premium you pay per month for Part B in 2021*:
File Individual Tax Return	File Joint Tax Return		
\$88,000 or less	\$176,000 or less	\$144.60	\$148.50
\$88,001 - \$111,000	\$176,001 - \$222,000	\$202.40	\$207.90
\$111,001 - \$138,000	\$222,001 - \$276,000	\$289.20	\$297.00
\$138,001 - \$165,000	\$276,001 - \$330,000	\$376.00	\$386.10
\$165,001 - \$500,000	\$330,001 - \$750,000	\$462.70	\$475.20
Above \$500,000	Above \$750,000	\$491.60	\$504.90

*plus any late-enrollment penalties you may be assessed.

2021 MEDICARE PART B DEDUCTIBLES and CO-INSURANCE

Part B (Medical) Annual Deductible for Original Medicare: \$203 (was \$198 in 2020)

Co-insurance for most services in Original Medicare: 20% of Medicare approved amount after annual Part B deductible

2021 MEDICARE PART D MONTHLY ADJUSTMENT

The Affordable Care Act requires Part D enrollees whose incomes exceed the same thresholds that apply to higher income Part B enrollees to pay a monthly adjustment amount. Enrollees will pay the regular plan premium to their Part D plan and will pay the income-related adjustment to Medicare. The 2021 Part D **Income-Related Monthly Adjustment Amounts (IRMAA)** to be paid by beneficiaries who file an individual tax return or who file a joint tax return are shown in the following table:

If Your Yearly Modified Adjusted Gross Income in 2019 was		In addition to Part D Plan Premium, You Pay Monthly Part D Surcharge:
File Individual Tax Return	File Joint Tax Return	
\$88,000 or less	\$176,000 or less	\$0
\$88,001 - \$111,000	\$176,001 - \$222,000	\$12.30
\$111,001 - \$138,000	\$222,001 - \$276,000	\$31.80
\$138,001 - \$165,000	\$276,001 - \$330,000	\$51.20
\$165,001 - \$500,000	\$330,001 - \$750,000	\$70.70
Above \$500,000	Above \$750,000	\$77.10

Medicare Part D Prescription Coverage Parameters	2020	2021
Annual Deductible	\$435	\$445
Initial Coverage Limit	\$4,020	\$4,130
Out-of-Pocket Threshold	\$6,350	\$6,550
Total Covered Drug Spending at TROOP Threshold	\$9,719.38	\$10,048.39
Minimum Cost-Sharing in Catastrophic Coverage for Generics/Brands	\$3.60/\$8.95 or 5%	\$3.70/\$9.20 or 5%
Drug Co-Payments for those with LIS	2020	2021
<u>LIS Level 3:</u> Institutional Medicaid, Medicaid Home & Community Based Waiver or MLTSS	\$0	\$0
<u>LIS Level 2:</u> (100% FPL or less) Dual Eligible on Medicare and full Medicaid	\$1.30/\$3.90 Generics/Brands reduced to \$0 if reach Catastrophic Coverage Level	\$1.30/\$4.00 Generics/Brands reduced to \$0 if reach Catastrophic Coverage Level
<u>LIS Level 1:</u> (101% - 135% FPL) Non-duals help with Part B via SLMB/ QI	\$3.60/\$8.95 Generics/Brands	\$3.70/\$9.20 Generics/Brands
<u>LIS Level 4:</u> (135-150% FPL): Partial LIS	\$89 deductible/ 15% co-insurance	\$92 deductible/ 15% co-insurance