

Premium: zero if 40 quarters of work
 Less than 30 quarters = \$505
 30 - 39 quarters = \$278

Premium: \$174.70 Part B standard premium
 Part B-ID - \$103.00
 Higher for individual \$103,000 or couple \$206,000.

**2024
 Overview of Medicare A & B**

Key: Shaded Areas -- Medicare Pays White Areas -- You Pay	Excess Charges 15% over Medicare Allowed Charge
<p align="center">A</p> <p>Each benefit period*</p> <p>In-patient Hospital</p> <p><i>First 60 days*</i> \$1632 Deductible</p> <p><i>Days 61 - 90*</i> \$408 per day co-pay</p> <p><i>Lifetime Reserve</i> <i>Days 91 - 150</i> \$816 per day co-pay</p> <p>Skilled Nursing Facility</p> <p><i>First 20 days*</i> 100 % (no co-pay)</p> <p><i>Days 21 - 100*</i> \$204 per day co-payment</p> <p><i>Blood</i> <i>First 3 pints</i></p>	<p align="center">B</p> <p align="center">\$240 Deductible (per calendar year, January 1 to December 31)</p> <p align="center">80% 20%</p> <p><i>Physician's charges</i> <i>(In or out of the hospital)</i></p> <p><i>Durable Medical Equipment Supplies</i></p> <p><i>Ambulance</i></p> <p><i>Outpatient Hospital</i></p> <p><i>Blood</i> <i>First 3 pints</i></p> <p><i>Lab Services</i></p>
<p>Home Health - 100 %</p> <p>Hospice - 100% 5% co-pay on Inpatient Respite care \$5.00 copay Hospice Prescriptions</p> <p>*Benefit Period ends when patient is out of the hospital or skilled nursing facility for 60 consecutive days</p>	<p>Preventive Services - 100% <i>Welcome to Medicare - 1 yr from start of Medicare B, Referral for EKG, Cardio Vascular Screening, Breast Cancer Screening, Blood Tests for Cholesterol, Diabetes Screening, Bone Mass Measurement, Colorectal Cancer Screening, Vaccinations (Annual Flu & H1N1), Smoking Cessation, Cervical Cancer Screening, PSA, Medical Nutrition Therapy, HIV, Obesity Screening & Counseling</i></p> <p>With Co-Pay or Deductible: <i>Abdominal Aortic Aneurysm Screening, Glaucoma Screening, Prostate Cancer - Digital Rectal, Barium Enema, Diabetes Testing Devices, Diabetes Self Management</i></p>

**C
O
I
N
S
U
R
A
N
C
E**

Income-Related Monthly Adjustment Amount (Part B-IRMAA)

The standard Part B premium amount in 2024 will be \$174.70. Most people will pay the standard Part B premium amount. If the modified adjusted gross income as reported on their IRS tax return from 2 years ago is above a certain amount, they'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to their premium.

individual tax returns with modified adjusted gross income	Joint tax returns with modified adjusted gross income:	Married filing separate with modified adjusted gross income*	Income-related monthly adjustment amount	Total monthly premium amount
Full Part B Premium				
\$103,000 or less	\$206,000 or less	\$103,000 or less	\$0.00	\$174.70
Above \$103,000 up to \$129,000	Above \$206,000 up to \$258,000	Not applicable	\$69.90	\$244.60
Above \$129,000 up to \$161,000	Above \$258,000 up to \$322,000	Not applicable	\$174.70	\$349.20
Above \$161,000 up to \$193,000	Above \$322,000 up to \$386,000	Not applicable	\$279.50	\$454.20
Above \$193,000 up to \$500,000	Above \$386,000 up to \$750,000	above \$103,000 and less than \$397,000	\$384.30	\$559.00
Above \$500,000	Above \$750,000	\$397,000 and above	\$419.30	\$594.00
Part B - Immunosuppressive Drug Coverage Only				
\$103,000 or less	\$206,000 or less	\$103,000 or less	\$0.00	\$103.00
Above \$103,000 up to \$129,000	Above \$206,000 up to \$258,000	Not applicable	\$68.70	\$171.70
Above \$129,000 up to \$161,000	Above \$258,000 up to \$322,000	Not applicable	\$171.70	\$274.70
Above \$161,000 up to \$193,000	Above \$322,000 up to \$386,000	Not applicable	\$274.70	\$377.70
Above \$193,000 up to \$500,000	Above \$386,000 up to \$750,000	above \$103,000 and less than \$397,000	\$377.70	\$480.70
Above \$500,000	Above \$750,000	\$397,000 and above	\$412.10	\$515.10

* high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return

Part D - IRMAA Income-Related Monthly Adjustment Amount

Since 2011, a beneficiary's Part D monthly premium is based on his or her income.

individual tax returns with modified adjusted gross income	Joint tax returns with modified adjusted gross income:	Married filing separate with modified adjusted gross income*	Income-related monthly adjustment amount
\$103,000 or less	\$206,000 or less	\$103,000 or less	\$0.00 + YPP
Above \$103,000 up to \$129,000	Above \$206,000 up to \$258,000	Not applicable	\$12.90* + YPP
Above \$129,000 up to \$161,000	Above \$258,000 up to \$322,000	Not applicable	\$33.30* + YPP
Above \$161,000 up to \$193,000	Above \$322,000 up to \$386,000	Not applicable	\$53.80* + YPP
Above \$193,000 up to \$500,000	Above \$386,000 up to \$750,000	above \$103,000 and less than \$397,000	\$74.20* + YPP
Above \$500,000	Above \$750,000	\$397,000 and above	\$81.00* + YPP