

DATE: December 21, 2009
FROM: Amy Freeman

SENIOR BULLETIN: MEDICARE

Medicare Information for 2010
(Deductibles, Premiums & Co-payments for Parts A and B)

Part A — Hospital Insurance
(per benefit period)

Hospital Deductible	\$1,100 per benefit period
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Hospital Coinsurance	\$275 per day for days 61-90
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Lifetime Reserve Days	\$550 per day for days 91-150
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Hospital Insurance	\$461 per month with fewer than 30 qtrs
Premium for individuals not automatically insured under Part A	\$254 per month with 30-39 qtrs

Skilled Nursing Facility Co-insurance	\$137.50 per day for 21-100 days (No coinsurance for first 20 days)
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Part B — Medical Insurance

Yearly Deductible:	\$155
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Coinsurance:	20% of approved Medicare charges
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Part B monthly premiums are based on income. Most people will pay a standard monthly premium of \$96.40; but individuals with incomes above \$85,000 or married individuals filing joint returns with income above \$170,000 will pay more. The income considered will be what is reported as "modified adjusted gross income" on federal income tax returns. The Social Security Administration will send beneficiaries a letter at the end of 2009, advising them of the premium for

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2010. The SSA will base the premium on your income reported two years earlier. If your income has decreased, you may be entitled to a decrease in the premium, and the procedure for requesting it should be explained in the letter.

The premiums based on income are shown on the charts below.¹

Income levels for unmarried beneficiaries	Income levels for married beneficiaries filing joint tax returns	Monthly premium
\$85,000 or less	\$170,000 or less	\$110.50
More than \$85,000 but not more than \$107,000	More than \$170,000 but not more than \$214,000	\$154.70
More than \$107,000 but not more than \$160,000	More than \$214,000 but not more than \$320,000	\$221.00
More than \$160,000 but not more than \$214,000	More than \$320,000 but not more than \$428,000	\$287.30
More than \$214,000	More than \$428,000	\$353.60

Income levels for married beneficiaries who file separate tax returns	Monthly premium
\$85,000 or less	\$110.50
More than \$85,000 but not more than \$129,000	\$287.30
More than \$129,000	\$353.60

¹ These premium figures are published at www.Medicare.gov.