

# Costs

What you pay for Medicare will vary based on what coverage and services you get, and what providers you visit. [What are my coverage options?](#)

There's no yearly limit on what you pay out-of-pocket, unless you have supplemental coverage, like a [Medicare Supplement Insurance \(Medigap\) policy](#), or you join a [Medicare Advantage Plan](#).

[What's a premium, deductible, coinsurance, or copayment?](#) ⓘ

## Part A (Hospital Insurance) costs

Part A costs:	What you pay in 2022:
<p><b>Premium</b></p>	<p><b>\$0 for most people</b> (because they or a spouse paid Medicare taxes long enough while working - generally at least 10 years). If you get Medicare earlier than age 65, you won't pay a Part A premium. This is sometimes called "premium-free Part A."</p> <p><a href="#">Do I qualify for premium-free Part A?</a> ⓘ</p> <p><b>If you don't qualify for premium-free Part A:</b> You might be able to buy it. You'll pay either \$274 or \$499 each month for Part A (\$278 or \$506 in 2023), depending on how long you or your spouse worked and paid Medicare taxes.</p> <p>Remember:</p> <ul style="list-style-type: none"> <li>You also have to sign up for Part B to buy Part A. <a href="#">Learn more about how Medicare works.</a></li> <li>If you don't buy Part A when you're first eligible for Medicare (usually when you turn 65), you might pay a penalty. <a href="#">Find out more about how to avoid the Part A penalty.</a></li> </ul>
<p><b>Deductible</b></p>	<p><b>\$1,556</b> (\$1,600 in 2023) for each inpatient hospital <a href="#">benefit period</a>, before <a href="#">Original Medicare</a> starts to pay.</p> <p>There's no limit to the number of benefit periods you can have in a year. This means you may pay the deductible more than once in a year. <a href="#">How do benefit periods work?</a> ⓘ</p>
<p><b>Inpatient stay</b></p>	<ul style="list-style-type: none"> <li>Days 1-60: \$0 after you pay your Part A deductible.</li> <li>Days 61-90: \$389 copayment each day (\$400 in 2023).</li> <li>Days 91-150: \$778 copayment each day while using your 60 <a href="#">lifetime reserve days</a> (\$800 in 2023).</li> <li>After day 150: You pay all costs.</li> </ul> <p><a href="#">What's not covered?</a> ⓘ</p> <p><a href="#">What will I pay if I get mental health services as an inpatient?</a> ⓘ</p>
<p><b>Skilled nursing facility stay</b></p>	<ul style="list-style-type: none"> <li>Days 1-20: \$0 copayment.</li> <li>Days 21-100: \$194.50 copayment each day (\$200 in 2023).</li> <li>Days 101 and beyond: You pay all costs.</li> </ul>
<p><b>Home health care</b></p>	<p>\$0 for covered home health care services.</p> <p>20% of the <a href="#">Medicare-approved amount</a> for durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)</p>

Feedback

Part A costs:	What you pay in 2022:
<b>Hospice care</b>	<p>\$0 for covered hospice care services.</p> <p>You may also pay:</p> <ul style="list-style-type: none"> <li>A copayment of up to \$5 for each prescription drug and other similar products for pain relief and symptom control while you're at home. <a href="#">What if my hospice care doesn't pay for my drug? ⓘ</a></li> <li>5% of the Medicare-approved amount for inpatient respite care. <a href="#">What's not covered? ⓘ</a></li> </ul>



## Part B (Medical Insurance) costs

Part B costs:	What you pay in 2022:
<b>Premium</b>	<p><b>\$170.10 each month</b> (\$164.90 in 2023) (or higher depending on your income). The amount can change each year. You'll pay the premium each month, even if you don't get any Part B-covered services.</p> <p><a href="#">Who pays a higher Part B premium because of income? ⓘ</a></p> <p>You might pay a monthly penalty if you don't sign up for Part B when you're first eligible for Medicare (usually when you turn 65). You'll pay the penalty for as long as you have Part B. The penalty goes up the longer you wait to sign up. <a href="#">Find out how the Part B penalty works and how to avoid it.</a></p>
<b>Deductible</b>	<p><b>\$233 (\$226 in 2023), before Original Medicare starts to pay.</b> You pay this deductible once each year.</p>
<b>General costs for services (coinsurance)</b>	<p>Usually 20% of the cost for each Medicare-covered service or item after you've paid your deductible (and as long as your doctor or health care provider accepts the Medicare-approved amount as full payment – called "accepting assignment"). <a href="#">Find out how assignment affects what you pay.</a></p>
<b>Clinical laboratory services</b>	<p>\$0 for covered clinical laboratory services.</p>
<b>Home health care</b>	<ul style="list-style-type: none"> <li>\$0 for covered home health care services.</li> <li>20% of the Medicare-approved amount for durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment).</li> </ul>
<b>Inpatient hospital care</b>	<p>20% of the Medicare-approved amount for most doctor services while you're a hospital inpatient.</p>
<b>Outpatient mental health care</b>	<ul style="list-style-type: none"> <li>\$0 for your yearly depression screening.</li> <li>20% of the Medicare-approved amount for visits to your doctor or other health care provider to diagnose or treat your condition.</li> <li>If you get your services in a hospital outpatient clinic or hospital outpatient department, you may have to pay an additional amount to the hospital.</li> </ul>
<b>Partial hospitalization mental health care</b>	<p>After you meet the Part B deductible:</p> <ul style="list-style-type: none"> <li>20% of the Medicare-approved amount for each service you get from a doctor or certain other qualified mental health professional</li> <li>Coinsurance for each day of partial hospitalization services you get in a hospital outpatient setting or community mental health center</li> </ul>

Part B costs:	What you pay in 2022:
<b>Outpatient hospital care</b>	<ul style="list-style-type: none"> <li>Usually 20% of the <u>Medicare-approved amount</u> for doctor and other health care providers' services.</li> <li>You'll also pay a copayment to the hospital for each service you get in a hospital outpatient setting (except for certain preventive services). In most cases, your copayment won't be more than the Part A hospital stay deductible amount.</li> </ul> <p>This additional hospital copayment means you may pay more for an outpatient service you get in a hospital than you'd pay if you got the same service in a doctor's office.</p> <p><a href="#">Compare outpatient procedure costs under Original Medicare.</a></p>

### Get help with Part A & Part B costs

If you have limited income and resources, you may be able to get help from your state to pay your premiums and other costs. [Learn more about help with costs.](#)

## Medicare Advantage Plan (Part C) costs

Medicare Advantage Plan costs:	What you pay in 2022:
<b>Premiums &amp; other costs (like deductibles, copayments, &amp; coinsurance)</b>	<p><b>Varies by plan.</b> These amounts can change each year.</p> <p><b>You must have Part B and keep paying your Part B premium to stay in your plan.</b>  <a href="#">Will my Medicare Advantage Plan help pay my Part B premium?</a> ⓘ</p> <p><a href="#">Compare costs for specific health care plans.</a></p>
<b>Out-of-pocket limit</b>	<p><b>Varies by plan.</b> Once you pay the plan's limit, the plan pays 100% of your covered health services for the rest of the calendar year.</p>

[Where can I get more cost details from my plan?](#) ⓘ

[Learn more about Medicare Advantage Plans.](#)

## Part D (Drug Coverage) costs

Part D costs:	What you pay in 2022:
<b>Premium</b>	<p><b>Varies by plan.</b> You may have to pay more, depending on your income.</p> <p><a href="#">Who pays a higher Part D premium because of income?</a> ⓘ</p> <p>Avoid paying a penalty:</p> <ul style="list-style-type: none"> <li>Join a Medicare drug plan when you first get Medicare Part A and/or Part B, <b>and</b></li> <li>Don't go 63 days or more without <u>creditable drug coverage</u> (coverage that's similar in value to Part D).</li> </ul> <p><a href="#">Find out more about the Part D penalty.</a></p>
<b>Deductibles, copayments, &amp; coinsurance</b>	<p><b>Varies by plan and pharmacy.</b> <a href="#">Find Medicare drug plans in your area</a>, and compare their costs and coverage.</p>

### Get help with drug costs

If you have limited income and resources, you may be able to get [Extra Help](#) to pay your plan premiums and other drug costs. If you qualify, you won't have to

[Learn more about Part D.](#)

## Medicare Supplemental Insurance (Medigap)

<b>Medigap costs:</b>	<b>What you pay in 2022:</b>
<b>Premium</b>	<b>Varies based on which <u>Medigap policy</u> you buy, where you live, and other factors.</b> The amount can change each year.  You must have Part B and keep paying your Part B premium to keep your Medigap policy.
<b>Other costs</b>	<ul style="list-style-type: none"><li>Medigap usually helps pay your portion of the costs (like deductibles and coinsurance) for services that Part A and Part B cover in Original Medicare. The amount you'll pay for Part A and Part B services if you have a Medigap policy varies depending on the policy you buy.</li><li>Some Medigap policies include extra benefits to lower your costs, like coverage when you travel out of the country.</li></ul>

[Learn more about Medigap and its costs.](#)

### What do you want to do next?

- Next Step: [Get help with costs](#)
- Take Action: [Talk to someone](#)
- Get details: [Learn about the parts of Medicare](#)

Feedback

#### Site Menu

- [Sign up/change plans](#)
- [What Medicare covers](#)
- [Drug coverage \(Part D\)](#)
- [Supplements & other insurance](#)
- [Claims & appeals](#)
- [Manage your health](#)
- [Site map](#)

#### Take Action

- [Find health & drug plans](#)
- [Find care providers](#)
- [Find medical equipment & suppliers](#)
- [Find a Medicare Supplement Insurance \(Medigap\) policy](#)
- [Find publications](#)
- [Talk to someone](#)
- [Manage your email preferences](#)
- [Get information in other languages](#)

#### CMS & HHS Websites

- [HealthCare.gov](#)
- [InsureKidsNow.gov](#)
- [Medicaid.gov](#)
- [CMS.gov](#)
- [HHS.gov](#)
- [USA.gov](#)

#### Helpful Links

- [FOIA](#)
- [No Fear Act](#)
- [Inspector General](#)
- [Archive](#)
- [Downloadable databases](#)

# Signup for email updates



ENTER YOUR EMAIL ADDRESS

By checking this box, you consent to our [data privacy policy](#).

Next

[About Medicare](#) | [Medicare Glossary](#)

[Nondiscrimination / Accessibility](#) | [Privacy Policy](#) | [Privacy Setting](#) | [Linking Policy](#) | [Using this site](#) | [Plain Writing](#)



A federal government website managed and paid for by the  
U.S. Centers for Medicare and Medicaid Services.  
7500 Security Boulevard, Baltimore, MD 21244

# Medicare.gov