

2020 Medicare Parameters

	Effective 1/1/2020	2019	2018	2017	2016	2015	2014
Medicare Part A Deductible	\$1,408	\$1,364.00	\$1,340.00	\$1,316.00	\$1,288.00	\$1,260.00	\$1,216.00
Part A Coinsurance for Hospital (Days 61-90)	\$352	\$341.00	\$335.00	\$329.00	\$322.00	\$315.00	\$304.00
Lifetime Reserve Coinsurance (Days 91-150)	\$704	\$682.00	\$670.00	\$658.00	\$644.00	\$630.00	\$608.00
SNF Coinsurance (Days 21-100)	\$176	\$170.50	\$167.50	\$164.50	\$161.00	\$157.50	\$152.00
Part B Deductible	\$198	\$185.00	\$183.00	\$183.00	\$166.00	\$147.00	\$147.00
Part B Premium	\$144.60*	\$135.50*	\$109.00 or \$134.00	\$109.00 or \$134.00	\$104.90 or \$121.80	\$104.90	\$104.90
Deductible for High Deductible Plans F & J	\$2,340	\$2,300.00	\$2,240.00	\$2,200.00	\$2,180.00	\$2,180.00	\$2,140.00
Plan K Out-of-Pocket (OOP) Limitation	\$5,880	\$5,560.00	\$5,240.00	\$5,120.00	\$4,960.00	\$4,940.00	\$4,940.00
Plan L Out-of-Pocket (OOP) Limitation	\$2,940	\$2,780.00	\$2,620.00	\$2,560.00	\$2,480.00	\$2,470.00	\$2,470.00
Part A Premium for 30-39 quarters	\$252	\$240.00	\$232.00	\$227.00	\$226.00	\$224.00	\$234.00
Part A Premium for less than 30 quarters	\$458	\$437.00	\$422.00	\$413.00	\$411.00	\$407.00	\$426.00

*Medicare Part B beneficiaries paying the \$144.60 premium are not subject to the Medicare “hold-harmless” provision. These beneficiaries are not collecting Social Security benefits, or will enroll in Part B for the first time in 2020, or are dual eligible beneficiaries who have their premiums paid by Medicaid, or would pay an additional income-related premium.

An estimated 2 million Medicare beneficiaries (about 3.5%) will pay less than the full \$144.60 Part B standard monthly premium amount in 2020 due to the statutory hold harmless provision which limits their Part B premium to be no greater than the increase in their Social Security benefits.

In 2020, Medicare Part B enrollees with higher incomes may pay a higher Part B premium based on their income. The income-related Part B premiums are \$202.40, \$289.20, \$376, \$462.70 or \$491.60 depending on the extent to which each individual beneficiary's income exceeds \$87,000, \$109,000, \$136,000, \$163,000, or greater than \$500,000 (**note:** these figures do not include beneficiaries who are married but filing separately).

Approximately 99 percent of Medicare beneficiaries do not pay a premium for Part A services because they have at least 40 quarters of Medicare-covered employment. However, other seniors and certain people under age 65 with disabilities who have fewer than 30 quarters of coverage may obtain Part A coverage by paying a monthly premium set according to a statutory formula.