

2022 Medicare Costs

Medicare Part A (Hospital Insurance) Costs

Part A monthly premium

Most people don't pay a Part A premium because they paid Medicare taxes while working. If you don't get premium-free Part A, you pay up to \$499 each month. If you don't buy Part A when you're first eligible for Medicare (usually when you turn 65), you might pay a penalty.

Hospital stay

In 2022, you pay

- \$1,556 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$389 per day for days 61–90 of each benefit period
- \$778 per “lifetime reserve day” after day 90 of each benefit period (up to a maximum of 60 days over your lifetime)

Skilled Nursing Facility stay

In 2022, you pay

- \$0 for the first 20 days of each benefit period
- \$194.50 per day for days 21–100 of each benefit period
- All costs for each day after day 100 of the benefit period

Medicare Part B (Medical Insurance) Costs

Part B monthly premium

Most people pay the standard Part B monthly premium amount (\$170.10 in 2022). Social Security will tell you the exact amount you'll pay for Part B in 2022.

You pay the standard premium amount if:

- You enroll in Part B for the first time in 2022.
- You don't get Social Security benefits.
- You're directly billed for your Part B premiums.
- You have Medicare and Medicaid, and Medicaid pays your premiums. (Your state will pay the standard premium amount of \$170.10 in 2022.)

Here's what you'll pay:

If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard Part B premium and an income-related monthly adjustment amount.

| If your yearly income in 2020 was | | | |
|---|---|--|-------------------|
| File individual tax return | File joint tax return | File married & separate tax return | You pay (in 2022) |
| \$91,000 or less | \$182,000 or less | \$91,000 or less | \$170.10 |
| above \$91,000 up to \$114,000 | above \$182,000 up to \$228,000 | not applicable | \$238.10 |
| above \$114,000 up to \$142,000 | above \$228,000 up to \$284,000 | not applicable | \$340.20 |
| above \$142,000 up to \$170,000 | above \$284,000 up to \$340,000 | not applicable | \$442.30 |
| above \$170,000 and less than \$500,000 | above \$340,000 and less than \$750,000 | above \$91,000 and less than \$409,000 | \$544.30 |
| \$500,000 or above | \$750,000 or above | \$409,000 or above | \$578.30 |

Visit [Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance](https://www.Medicare.gov/your-medicare-costs/medicare-costs-at-a-glance) to find the information in this chart. If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

Part B deductible—\$233 per year

Medicare Advantage Plans (Part C) & Medicare Drug Plans (Part D) Premiums

Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to get plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. You can also call the plan or your State Health Insurance Assistance Program (SHIP). Visit [shiphelp.org](https://www.shiphelp.org) or call 1-800-MEDICARE to get the most up-to-date SHIP phone numbers.

Part D monthly premium

The chart below shows your estimated drug plan monthly premium based on your income. If your income is above a certain limit, you'll pay an income-related monthly adjustment amount in addition to your plan premium.

| If your yearly income in 2020 was | | | |
|---|---|--|-----------------------------|
| File individual tax return | File joint tax return | File married & separate tax return | You pay (in 2022) |
| \$91,000 or less | \$182,000 or less | \$91,000 or less | Your plan premium |
| above \$91,000 up to \$114,000 | above \$182,000 up to \$228,000 | not applicable | \$12.40 + your plan premium |
| above \$114,000 up to \$142,000 | above \$228,000 up to \$284,000 | not applicable | \$32.10 + your plan premium |
| above \$142,000 up to \$170,000 | above \$284,000 up to \$340,000 | not applicable | \$51.70 + your plan premium |
| above \$170,000 and less than \$500,000 | above \$340,000 and less than \$750,000 | above \$91,000 and less than \$409,000 | \$71.30 + your plan premium |
| \$500,000 or above | \$750,000 or above | \$409,000 or above | \$77.90 + your plan premium |

2022 Part D national base beneficiary premium — \$33.37

This amount is used to estimate the Part D late enrollment penalty and the income-related monthly adjustment amounts listed in the table above. The national base beneficiary premium amount can change each year. If you pay a late enrollment penalty, these amounts may be higher. See your Medicare & You handbook or visit [Medicare.gov](https://www.Medicare.gov) for more information.

For detailed cost information

Visit [Medicare.gov](https://www.Medicare.gov) to find more detailed Medicare cost information by service, and to see how Medicare calculates late enrollment penalties. Or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

You have the right to get Medicare information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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