

# 2023 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 \$506 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 2023, you pay:

- \$1,600 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$400 per day for days 61–90 of each benefit period
- \$800 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 2023, you pay:

- \$0 for the first 20 days of each benefit period
- \$200 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 (\$164.90 in 2023). Social Security will tell you the exact amount you'll pay for Part B in 2023.

You pay the standard premium amount if you:

- Enroll in Part B for the first time in 2023.
- Don't get Social Security benefits.
- Are directly billed for your Part B premiums.
- Have Medicare and Medicaid, and Medicaid pays your premiums.  
(Your state will pay the standard premium amount of \$164.90 in 2023.)

## Medicare Part B (Medical Insurance) Costs (continued)

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 2021 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2023)
\$97,000 or less	\$194,000 or less	\$97,000 or less	\$164.90
above \$97,000 up to \$123,000	above \$194,000 up to \$246,000	not applicable	\$230.80
above \$123,000 up to \$153,000	above \$246,000 up to \$306,000	not applicable	\$329.70
above \$153,000 up to \$183,000	above \$306,000 up to \$366,000	not applicable	\$428.60
above \$183,000 and less than \$500,000	above \$366,000 and less than \$750,000	above \$97,000 and less than \$403,000	\$527.50
\$500,000 or above	\$750,000 or above	\$403,000 or above	\$560.50

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.

**2023 Part B deductible—\$226 before Original Medicare starts to pay.**

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

Visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to find and compare plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

## 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 2021 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2023)
\$97,000 or less	\$194,000 or less	\$97,000 or less	Your plan premium
above \$97,000 up to \$123,000	above \$194,000 up to \$246,000	not applicable	\$12.20 + your plan premium
above \$123,000 up to \$153,000	above \$246,000 up to \$306,000	not applicable	\$31.50 + your plan premium
above \$153,000 up to \$183,000	above \$306,000 up to \$366,000	not applicable	\$50.70 + your plan premium
above \$183,000 and less than \$500,000	above \$366,000 and less than \$750,000	above \$97,000 and less than \$403,000	\$70.00 + your plan premium
\$500,000 or above	\$750,000 or above	\$403,000 or above	\$76.40 + your plan premium

## 2023 Part D national base beneficiary premium — \$32.74

The national base beneficiary premium is used to estimate the Part D late enrollment penalty and the income-related monthly adjustment amounts listed in the table above. It 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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