

2025

Overview of Medicare A & B

Premium: 40 work quarters = \$0
Less than 30 quarters = \$518.00
30-39 quarters = \$285

Key: Shaded areas—Medicare Pays
White areas—You Pay

Part A

Each benefit period*

In-patient hospital

First 60 days	\$1,676.00 Deductible
Days 61-90	\$419.00 per day
Lifetime Reserve Days 91-150	\$838.00 per day

Blood

First 3 pints

Skilled Nursing Facility

First 20 days	100% (No co-pay)
Days 21 –100	\$209.00 per day

Home Health Hospice 100%

\$5.00 prescription drug co-pay
5% co-insurance
inpatient respite care

* Benefit period ends when patient is out of the hospital or skilled nursing facility for 60 consecutive days.

Premium: \$185.00

Unless individual income is over \$103,000
or couple \$206,000

Excess Charges

(15% over Medicare Allowed Amount)

Part B

\$257.00 Deductible

(per calendar year – January 1-December 31)

80%

20%

Physician's Charges

Durable Medical Equipment
& Supplies

Ambulance

Outpatient Hospital

Lab Services

Blood

First 3 pints

Coinsurance

Preventive Services at 100%: Welcome to Medicare Exam, **Screenings for:** abdominal aortic aneurysm, alcohol misuse, bone mass measurements, breast cancer, cardio vascular disease, cervical & vaginal cancer, colorectal cancer, depression, diabetes, hepatitis C, HIV, lung cancer, obesity. Also includes: PSA, Flu, pneumococcal, and Hepatitis B shots, Yearly Wellness

With Co-pay or deductible: glaucoma test, prostate cancer-digital rectal, barium enema, diabetes self-management