



MEDICARE PART B: 2023

SERVICES	BENEFIT	MEDICARE PAYS	YOU PAY†
Medical Expenses: <ul style="list-style-type: none"> Doctors’ services, inpatient and outpatient Surgical services and supplies Podiatrist services Physical, occupational and speech therapy Diagnostic tests (e.g., X-rays, hearing exams) Durable medical equipment Urgent and emergency services (including ambulances) 	Unlimited if medically necessary	<ul style="list-style-type: none"> 80% of the approved amount after \$226 deductible 20% for most outpatient services, including mental health 	<ul style="list-style-type: none"> \$226 deductible (pay once per year) 20% of approved amount after deductible 20% for tests and durable medical equipment 20% for all physical and occupational therapy
Outpatient Mental Health Services: <ul style="list-style-type: none"> Yearly depression screening Visits for mental health 		<ul style="list-style-type: none"> Everything 80% of the approved amount after \$226 deductible 	<ul style="list-style-type: none"> Nothing if your provider accepts assignment 20% of the approved amount after \$226 deductible
Clinical Laboratory Services: <ul style="list-style-type: none"> Blood tests, urinalysis and more 	Unlimited if medically necessary	100% of approved amount	Nothing for services
Home Health Care: (if you don’t have Part A) <ul style="list-style-type: none"> Intermittent skilled care Home health aide services Durable medical equipment Other services and supplies No custodial care — must be recovering 	Unlimited as long as you meet Medicare conditions	<ul style="list-style-type: none"> 100% of approved amount 80% of approved amount for durable medical equipment 	<ul style="list-style-type: none"> Nothing for services 20% of approved amount for durable medical equipment
Outpatient Hospital Treatment: Services for the diagnosis or treatment of an illness or injury	Unlimited if medically necessary	Medicare payment to hospital based on hospital cost	20% of Medicare payment amount (after \$226 deductible)

PREMIUMS (2022)‡ — Premiums are “means adjusted.”

All others: Premium	Income Level (Individual MAGI for 2020)	Income Level (Joint MAGI for 2020)
\$164.90	\$97,000 or less	\$194,000 or less
\$230.80	\$97,001–\$123,000	\$194,001–\$246,000
\$329.70	\$123,001–\$153,000	\$246,001–\$306,000
\$428.60	\$153,001–\$183,000	\$306,001–\$366,000
\$527.50	\$183,001–\$500,000	\$366,001–\$750,000
\$560.50	\$500,00 and above	\$750,000 and above

***PREMIUM MAY BE HIGHER IF YOU ENROLL LATE:** Premiums for high income, married, filing separately are different — See CMS Medicare site for additional information.

Married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses, please refer to www.Medicare.gov.

MEDICARE PART C: MEDICARE “ADVANTAGE” — MANAGED CARE PLAN

MEDICARE PART D: PRESCRIPTION DRUG BENEFIT

† You must pay the amounts listed in the “You Pay” column; Medigap insurance will only pay the deductibles and co-insurance, but does not cover services Medicare itself doesn’t cover.
 ‡ Part B premiums must pay for 25% of Part B costs, including reserves. The government pays 75%; the premium increase cannot exceed the COLA (cost of living adjustment) in SSI for older adults.

Medicare Part B Premiums 2023

Full Part B Coverage			
Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$97,000	Less than or equal to \$194,000	0	\$164.90
\$97,001 and less than or equal to \$123,000	\$194,001 and less than or equal to \$246,000	\$65.90	\$230.80
\$123,001 and less than or equal to \$153,000	\$246,001 and less than or equal to \$306,000	\$164.80	\$329.70
\$153,001 and less than or equal to \$183,000	\$306,001 and less than or equal to \$366,000	\$263.70	\$428.60
\$183,001 and less than \$500,000	\$366,001 and less than \$750,000	\$362.60	\$527.50
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$395.60	\$560.50

Note that Part B premiums for certain transplant patients are different. Certain Medicare enrollees who are 36 months post-kidney transplant and therefore no longer eligible for full Medicare coverage can elect to continue Part B coverage of immunosuppressive drugs by paying a Part B premium.

Medicare Part B Immunosuppressive Premiums 2023

Immunosuppressive Part B Coverage ONLY			
Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$97,000	Less than or equal to \$194,000	0	\$97.10
\$97,001 and less than or equal to \$123,000	\$194,001 and less than or equal to \$246,000	\$64.70	\$161.80
\$123,001 and less than or equal to \$153,000	\$246,001 and less than or equal to \$306,000	\$161.80	\$258.90
\$153,001 and less than or equal to \$183,000	\$306,001 and less than or equal to \$366,000	\$258.90	\$356
\$183,001 and less than \$500,000	\$366,001 and less than \$750,000	\$356	\$453.10
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$388.40	\$485.50