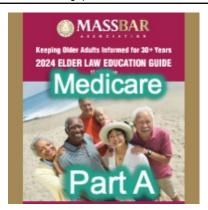
## 4. Chart — Medicare Part A 2024

MEDICARE PART A: 2024 and 2005							
SERVICES	BENEFIT	MEDICARE PAYS	YOU PAY*				
Hospitalization:	First 60 days	All but \$1,632	\$1,632 (deductible)				
Semi-private room and board	61st to 90th day	All but \$408/day	\$408 co-ins/day				
General nursing	01 to 50 day	\$419/day in 2025	\$419/day in 2025				
Other hospital services and supplies	91 <sup>st</sup> to 150 <sup>th</sup>	All but \$816/day	\$816 co-ins/day				
(Medicare payments based on benefit	day (lifetime)**	\$838/day in 2025	\$838/day in 2025				
periods)	Beyond 90 (or 150	Nothing	All costs				
Hospitalization does NOT include Medicare-	if lifetime is used)	MASSBAR					
approved doctors' services; you will pay an	days	Keeping Older Ad	fults informed for 30+ Years				
additional 20% of that amount while you are an inpatient.		2024 ELDER I	LAW EDUCATION GUIDE				
Hospitalization includes mental health		Me	edicare				
inpatient stay, with the same benefits.							
Additionally, you will pay 20% of the							
Medicare-approved amount for mental health							
services you get from doctors and other		P	art A				
providers while you're a hospital patient.			allA				
Skilled Nursing Facility Care:	First 20 days	100% of approved	Nothing				
(Have to be inpatient for 3 days beforehand)		amount					
Semi-private room and board     Skilled purping and rehabilitative convices.	Additional 80 days	All but \$204/day	\$204/day co-ins				
<ul><li>Skilled nursing and rehabilitative services</li><li>Other services</li></ul>	- · · · · · · · ·	\$209.50 in 2025	\$209.50/day in 2025				
	Beyond 100 days	Nothing	All costs				
Home Health Care:	Unlimited as	• 100% of	Nothing for services				
• Intermittent skilled nursing care	long as you	approved amount	• 20% of approved				
<ul> <li>Physical therapy, speech language, pathology services</li> </ul>	meet Medicare conditions	80% of approved amount for	amount for durable				
Home health aide services	Conditions	durable medical	medical equipment				
Durable medical equipment (e.g.,		equipment					
wheelchairs, hospital beds, oxygen and		Oquipo					
walkers)							
Other services and supplies							
No custodial care — Must be recovering							
Hospice Care:	For as long as	All but limited	Limited costs for				
Pain and symptom relief	doctor certifies	costs for	outpatient drugs (\$5				
Support services for the management of	need (6 months to	outpatient drugs	co-pay) and inpa-tient				
mental illness • DNR	live or less)	and inpatient	respite care (5% of				
	D' 1 4 0	respite care	approved amount)				
Blood:	• Pints 1–3 • Pints 4 and	Nothing     All	• Patient must pay				
If the hospital or provider does not have to pay for the blood, there is no charge to the	over	• All	for 1–3 pints or have them replaced (self				
patient. The charges apply only if the hospital	OVEI		or usually family				
or provider has to pay.			member)				
Blood paid for or replaced under Part A of			Patient deductible is				
Medicare during the calendar year does not			satisfied at 3 pints.				
have to be paid for or replaced under Part B							
and vice versa.							

Medicare "beneficiaries" receive "medically necessary and reasonable" (least expensive) treatment. Not all services/tests are provided under Medicare.

\* 2024 Part A Monthly premium: Most people don't pay a monthly premium for Part A (sometimes called "premium-free Part A"). If you buy Part A, you'll pay up to \$505 each month in 2024. If you paid Medicare taxes for fewer than 30 quarters, the standard Part A premium is \$505 in 2024. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$278 in 2024. This premium is paid for the entire time the person is on Medicare Part A.

\*\*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. For example, Medigap will NOT add days to the skilled nursing benefit; when Medicare stops at 100, so does Medigap.



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