

OVERVIEW OF MEDICARE A & B

A

B

Key:

Shaded areas - Medicare pays
White areas - you pay

2023 Base Premium: \$164.90 / month

\$226 Deductible
(per calendar applies first)
20%
Coinsurance

In-patient hospital

First 60 days \$1,600 deductible

Days 61-90 \$400 per day coinsurance

Lifetime Reserve Days 91-150 \$800 per day coinsurance

Skilled Nursing Facility

First 20 days 100% (no co-pay)

Days 21-100 \$200 per day coinsurance

80%

Physician's charges (in or out of hospital)

Durable medical equipment

Ambulance

Outpatient hospital charges Blood - the first 3 pints

Lab services

Free Preventive services
flu shots
mammogram
pap test and pelvic exam
prostate exam

100% Services

Home health
Hospice

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

Excess Charges

If providers do not accept Medicare's reimbursement rate, they are allowed to charge up to 15% more for covered services