



## Medicare Advocacy Project

Protecting your medicare rights.

# 2023 Original Medicare Costs

**Hospital Deductible:** \$1,600 per benefit period\*

### Hospital Co-Payments:

Days 1-60	\$0
Days 61-90	\$400/day
60 days of “lifetime reserve”	\$800/day after day 90
After using the lifetime reserve days	All costs

### Skilled Nursing Facility (SNF) Co-payments:

Days 1-20 per benefit period*	\$0
Days 21-100 of skilled care	\$200/day
Each day after day 100	All costs

*\*Note: A benefit period begins with admission to a hospital or SNF and ends when the patient has gone without hospital or skilled care for 60 days.*

**Part A premium:** Free if you or your current or former spouse paid Medicare taxes for 10 years (40 work credits); if not, may enroll in Part A as a “voluntary” beneficiary and pay \$278 per month (if you earned 30-39 credits); or \$506 per month (if you earned less than 30 credits).

**Part B deductible:** \$226 per year.

**Part B premium:** Standard Part B premium is \$164.90 per month *unless* 2021 tax reported income exceeds \$97,000 for an individual or \$194,000 for joint filers. Income Related Monthly Adjustment Amounts (IRMAA) premiums range as high as \$560.50 per month per beneficiary. Consider appealing IRMAA if life changing event has occurred since 2021. A very small number of people will benefit from the *hold harmless rule*, which protects beneficiaries from receiving reduced SSA benefits because COLA does not cover their Part B premium.

**Part B co-insurance:** Pay 20% of Medicare-approved amount after deductible.

### Amount in Controversy Thresholds\*:

Administrative Law Judge Hearing:	\$180
Federal Judicial Review:	\$1,850

*\*Note: This is the amount your claim(s) must be worth in order to reach this stage of the Medicare appeals process.*

**Consider ways of meeting Medicare out-of-pocket costs (if eligible):**

- Medigap plans;
- MassHealth (including Buy-In and Senior Buy-In);
- Health Safety Net; and,
- Employer retirement insurance

Beneficiaries who choose Original Medicare will need prescription drug coverage generally through a privately-sponsored Part D plan. While premiums and other costs vary among plans, Low Income Subsidies (Extra Help) are available to certain low-income beneficiaries to assist with costs.

Beginning in 2023, certain Medicare enrollees who are 36 months post kidney transplant, and therefore are no longer eligible for full Medicare coverage, can elect to continue Part B coverage of immunosuppressive drugs by paying a premium. The base 2023 monthly immunosuppressive drug premium is \$97.10, and it can go as high as \$485.50 per month if IRMAA applies.

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**Questions? Need Legal Help?**

**Call the Medicare Advocacy Project to Apply for Free Legal Assistance:**

**Greater Boston  
Legal Services**  
617-603-1700  
Serving Essex, Middlesex,  
Norfolk, and Suffolk Counties

**Community Legal Aid**  
855-252-5342  
Serving Berkshire, Franklin,  
Hampden, Hampshire, and  
Worcester Counties

**South Coastal Counties  
Legal Services**  
800-244-8393  
Serving Barnstable, Bristol,  
Dukes, Nantucket, and  
Plymouth Counties