



# 2020 Medicare Premiums, Deductibles and Coinsurances

## For Medicare Part A

<b>Inpatient Deductible:</b>	\$1,408 per benefit period (days 1- 60)
<b>Co-insurance days:</b>	\$352 per day (days 61 – 90)
<b>Lifetime Reserve days:</b>	\$704 per day (days 91 – 150)
<b>Skilled Nursing Coinsurance:</b>	\$176 per day (days 21 – 100) per benefit period

## For Medicare Part B

<b>Annual Deductible:</b>	\$198 per calendar year
<b>Co-insurance amount:</b>	20% of Medicare approved amount
<b>Limiting Charge*:</b>	15% above the Medicare approved amount
<b>Premiums:</b>	\$144.60 per month**

\* A Medicare Part B provider who does not accept Medicare assignment may not collect, bill or receive more than 15% above the Medicare approved amount.

\*\* Some Medicare beneficiaries will pay a lesser Part B premium due to protection under the “Hold Harmless” provision. Contact Social Security if you have questions.

## If Your Annual Income is above \$87,000...

The 2020 Part B monthly premium rates to be paid by beneficiaries who file an individual tax return (including those who are single, head of household, qualifying widow(er) with dependent child, or married filing separately who lived apart from their spouse for the entire taxable year), or joint tax return are:

Beneficiaries who file an individual tax return with income:	Beneficiaries who file a joint tax return with income:	Total monthly Part B premium amount:
Less than or equal to \$87,000	Less than or equal to \$174,000	\$144.60
Greater than \$87,000 and less than or equal to \$109,000	Greater than \$174,000 and less than or equal to \$218,000	\$202.40
Greater than \$109,000 and less than or equal to \$136,000	Greater than \$218,000 and less than or equal to \$272,000	\$289.20
Greater than \$136,000 and less than or equal to \$163,000	Greater than \$272,000 and less than or equal to \$326,000	\$376.00
Greater than \$163,000 and less than \$500,000	Greater than \$326,000 and less than \$750,000	\$462.70
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$491.60



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**For assistance with Medicare,  
contact SHIP at  
1-800-259-5300**

This public document was produced by the Louisiana Department of Insurance and is available online.