



CALIFORNIA HEALTH ADVOCATES

## Medicare: 2011 Premiums, Coinsurance & Deductibles (Original Fee-for-Service Medicare)

<b>Part A - Hospital Insurance</b>	<b>For 2011</b>	<b>For 2010</b>
<b>Monthly Premium</b>		
If you have fewer than 30 quarters of Social Security credits, you pay a monthly premium of	\$450	\$461
If you have between 30–39 quarters of Social Security credits, you pay a monthly premium of	\$248	\$254
If you have 40 or more quarters of Social Security credits, you do not pay a monthly premium	\$0	\$0
<b>Inpatient Hospital Deductible</b>	\$1,132	\$1,100
<b>Inpatient Hospital Coinsurance</b>	\$283/day for 61st–90th day	275
	\$566/day for 91st–150th day	\$550
<b>Skilled Nursing Facility Coinsurance</b>	\$141.50/day for 21st–100th day	\$137.50
<b>Part B - Medical Insurance</b>		
<b>Annual Deductible</b>	\$162	\$155
<b>Monthly Premium</b> For individuals with annual incomes ≤\$85,000, or ≤\$170,000 for couples	\$115.40 <sup>1</sup>	\$110.50
For individuals with incomes >\$85,000 and ≤\$107,000, or couples with incomes >\$170,000 and ≤\$214,000	\$161.50	\$154.70
For individuals with incomes >\$107,000 and ≤\$160,000, or couples with incomes >\$214,000 and ≤\$320,000	\$230.70	\$221
For individuals with incomes >\$160,000 and ≤\$214,000, or couples with incomes > \$320,000 and ≤\$428,000	\$299.90	\$287.30
For individuals with incomes >\$214,000, or couples with incomes greater than >\$428,000.	\$369.10	\$353.60

1 – Approximately 27% of Medicare beneficiaries pay this amount (or more according to their income), including those who are new to Medicare in 2011, beneficiaries with higher incomes, and beneficiaries who do not have the Part B premium deducted from their Social Security check, which includes those who also qualify for Medi-Cal or a Medicare Savings Program. Medi-Cal pays the Part B premium for this last group. About 73% of Medicare beneficiaries will be “held harmless” and will continue to pay the Part B premium they paid in 2010 (\$110.50) or the premium they paid in 2009 (\$96.40).

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This fact sheet contains general information and should not be relied upon to make individual decisions. If you would like to discuss your specific situation, call the Health Insurance Counseling and Advocacy Program (HICAP). HICAP provides free and objective information and counseling on Medicare and can help you understand your specific rights and health care options. You can call **1-800-434-0222** to make an appointment at the HICAP office nearest you.