

Original Medicare Cost-Sharing (2010)

Medicare Part A	
Hospital Deductible	\$1,100.00 per benefit period
Hospital Coinsurance <ul style="list-style-type: none"> Days 61-90 Days 91-150 	\$275.00 per day \$550.00 per day
Skilled Nursing Facility Coinsurance <ul style="list-style-type: none"> Days 21-100 	\$137.50 per day
Premium for Voluntary Enrollees <ul style="list-style-type: none"> 30-39 Quarters of Coverage Less than 30 Quarters of Coverage 	\$254.00 per month \$461.00 per month

Medicare Part B	
Deductible	\$155.00 per year
Premium	\$96.40 for most beneficiaries. Please see note and chart below.

Chart: Part B Premiums

Beneficiaries Who File an Individual Tax Return	
Annual Income	Monthly Premium
≤ \$85,000	\$110.50
> \$85,000, but ≤ \$107,000	\$154.70
> \$107,000, but ≤ \$160,000	\$221.00
> \$160,000, but ≤ \$214,000	\$287.30
> \$214,000	\$353.60
Beneficiaries Who File a Joint Tax Return	
Annual Income	Monthly Premium
≤ \$170,000	\$110.50
> \$170,000, but ≤ \$214,000	\$154.70
> \$214,000, but ≤ \$320,000	\$221.00
> \$320,000, but ≤ \$428,000	\$287.30
> \$428,000	\$353.60

Married Beneficiaries Who File Separate Tax Returns	
Annual Income	Monthly Premium
≤ \$85,000	\$110.50
> \$85,000, but ≤ \$129,000	\$287.30
> \$129,000	\$353.60

*** Note: Part B Premium in 2010**

The Social Security Administration (SSA) announced that there will be no cost of living adjustment (COLA) increase in 2010. This means beneficiaries will see no increase in their Social Security benefits in 2010. Current [law](#), known as the *hold harmless* provision, protects most beneficiaries from a negative net income. In short, the provision states that a beneficiary is protected from seeing a decrease in their Social Security benefits due to an increase in their Part B premium.

About 73 percent of current Medicare beneficiaries will continue to have the same Part B monthly premium of \$96.40 in 2010. However, the remaining 27 percent are not protected by the *hold harmless* provision because they are either higher income or do not have their Part B premium taken from their Social Security benefits. These beneficiaries will pay a higher Part B premium in 2010, beginning at \$110.50. The remaining 27 percent includes beneficiaries new to Medicare in 2010 (3 percent), those who already pay an adjusted Part B premium because of a higher income (5 percent), and those whose Part B premium is paid by Medicaid through one of the Medicare Savings Programs (17 percent).

Source: [CMS Announces Medicare Premiums, Deductibles for 2010](#)