

2020 Medicare Premiums, Deductibles, and Cost-Sharing Amounts

Part A (Hospital Insurance)	Beneficiary pays:
Hospital Deductible	\$1,408/benefit period
Hospital Copayment	\$0/day for days 1-60
	\$352/day for days 61-90
	\$704/day for days 91-150
Skilled Nursing Facility Copayment	\$176/day for days 21-100
Part A Premiums*	\$458/month for those with fewer than 30 quarters of Medicare-covered employment
	\$252/month for those with 30-39 quarters of Medicare-covered employment
Part B (Medical Insurance)	Beneficiary pays:
Annual Deductible	\$198
Part B Premium for those with incomes below \$87,000 if single, \$174,000 if married**	\$144.60/month
	A small % of beneficiaries who were subject to the “hold harmless” provision will pay less, as the increase in their Social Security benefits will not be large enough to cover the increased Part B premium
Most Part B covered services, including doctors’ visits, outpatient therapy, durable medical equipment, and outpatient mental health services***:	20% of amount Medicare approves

* Most people with Medicare do not pay a monthly premium for Part A because they have (or a spouse has) 40 or more quarters of Medicare-covered employment (meaning they worked at a job where they paid into Medicare).

** See November 21, 2017 [Federal Register](#) for an explanation of the “hold harmless” provision. Also note, Medicare Advantage plans may charge an additional monthly premium.

***See our publication [Medicare Parts A and B](#) for more on Part B services and cost-sharing amounts.

Source: Centers for Medicare & Medicaid Services, [2020 Medicare Parts A & B Premiums and Deductibles](#), November 8, 2019.