

# 2023 Medicare Coverage & Costs



## Part A

Benefits	Amounts	Changes from 2022
Part A premium (30-39 quarters)	\$278.00	+ \$4.00
Part A premium (less than 30 quarters)	\$506.00	+ \$7.00
Deductible (inpatient & mental health inpatient)	\$1,600.00	+ \$44.00

Hospital Inpatient & Mental Health Inpatient Stay Benefits	Amounts	Changes from 2022
Days 1-60	\$0.00	No change
Days 61-90 coinsurance per benefit period	\$400.00	+ \$11.00
Days 91 and beyond: lifetime reserve days	\$800.00	+ \$22.00
Mental health services while as an inpatient	20%	No change

Short Term Skilled Nursing Facility Benefits	Amounts	Changes from 2022
Days 1-20	\$0.00 each benefit period	No change
Days 21-100	\$200.00 per day each benefit period	+ \$5.50
Days 101 and beyond	All costs	No change
Home Health Care Benefits	Amounts	Changes from 2022
Home Health Care services	\$0.00	No change
Durable Medical Equipment	20%	No change

## Part B

Benefits	Amounts	Changes from 2022
Base Premium	\$164.90	- \$5.20
Annual Deductible	\$226.00	- \$7.00
Part B and Part D IRMAA	Individual: \$97,000.00 Couple: \$194,000.00	Individual:+ \$6,000.00 Couple: + \$ 12,000.00
Coinsurance	<ul> <li>20% for most covered services</li> <li>\$0 for most preventive services</li> <li>20% outpatient mental health services</li> </ul>	No change

Source: CMS 9/2022



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## Part D

Benefits	Amounts	Changes from 2022
Base Beneficiary Premium	\$32.74	- \$0.63
Average Monthly Premium	\$31.50	- \$0.58
Deductible	\$505.00	+\$25.00
Initial coverage limit before donut hole	\$4,660.00	+\$230.00
Donut hole	25% brand name & generic	No change
To get out of the donut hole- reach catastrophic coverage	\$7,400.00	+\$350.00

Inflation Reduction Act Benefits	Amounts
IRA: Insulin copayments	\$35.00
Eliminates cost sharing for Part D vaccines	\$0.00

Source: CMS 9/2022