

Changes Annually

Medicare-2016 Premium, Deductibles and Coinsurance

MEDICARE PART A – HOSPITAL/SNF COVERAGE

Inpatient Hospital

\$1,288 deductible (first 60 days)
\$322/day coinsurance (61st through 90th day)
\$644/day coinsurance (91st through 150th day) for each "Lifetime Reserve" day used
\$\$\$\$ All costs for each day beyond 150 days

Skilled Nursing Facility

\$0 deductible (first 20 days)
\$161/day coinsurance (21st through 100th day)

Hospice

\$0 for hospice care and no deductible

Home Health Care

\$0 deductible (except for DME which is subject to \$166 Part B deductible and 20% of the Medicare approved amount)

Blood

The Deductible you pay covers the first 3 pints used (blood paid for or replaced under Part A of Medicare during the calendar year does not have to be paid for or replaced under Part B).

MEDICARE PART B - MEDICAL INSURANCE/PHYSICIAN COVERAGE

Part B Premium

Based on income

Annual Deductible

\$166 per calendar year

Coinsurance

Most services are paid at 80 percent of the Medicare allowable, after the annual deductible has been met leaving a 20 percent coinsurance. Certain Part B services, such as diagnostic lab tests and flu and pneumococcal (pneumonia) vaccines are paid at 100 percent of the Medicare approved amount.

Blood

Deductible is the cost for the first 3 pints used (blood paid for or replaced under Part B of Medicare during the calendar year does not have to be paid for or replaced under Part A).

MEDICARE PART D – PRESCRIPTION DRUG

(Income related monthly payment plus the plans applicable deductible and out of pocket expenses).