



Medicare Premiums, Deductibles, Co-Insurance - 2021

Categories : [Health Care Payment Assistance/Health Insurance](#)

The following information was adapted from the chart “2020 Medicare Costs at a Glance” on the Medicare.gov website: <https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance>

Part A: (Hospital Insurance) premium:

Most people don't pay a monthly premium for Part A (sometimes called “[premium-free Part A](#)”). If you buy Part A, you'll pay up to \$471 each month in 2021. If you paid Medicare taxes for less than 30 quarters, the standard Part A premium is \$471. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$259.

Part A: hospital inpatient deductible and co-insurance

You pay:

- \$1,484 deductible for each benefit period
- Days 1-60: \$0 co-insurance for each benefit period
- Days 61-90: \$371 co-insurance per day of each benefit period
- Days 91 and beyond: \$742 co-insurance per each “lifetime reserve day” after day 90 for each benefit period (up to 60 days over your lifetime)
- Beyond lifetime reserve days: all costs

Part B: (Medical Insurance) premium

You pay:

The standard Part B premium amount is \$148.50 (or higher depending on your income).

Part B: deductible and co-insurance

You pay:

\$203 for the deductible. After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and durable medical equipment (dme).



Part C: (Medicare Advantage) premium

Medicare Part C is better known as “Medicare Advantage.” The Part C monthly premium varies by plan. [Compare costs for specific Part C plans.](#)

Part D: (Medicare Prescription Drug Coverage) premium

The Part D monthly premium varies by plan (higher-income consumers may pay more). [Compare costs for specific Part D plans.](#)

For more information on Medicare costs, including those pertaining to home health care, hospice care, skilled nursing care, and mental health services, see “Detailed Medicare Cost information for 2020” on the Medicare.gov website: <https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance>

SOURCE: Medicare.gov <https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance>

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