

2023 costs at a glance

Part A premium	\$ 0 - Most people don't pay a monthly premium for Part A (sometimes called " premium-free Part A " from working generally at least 10 years). If you buy Part A, you'll pay \$ 278 or \$506 per month, depending on how long you or your spouse worked and paid Medicare taxes.
Part A hospital inpatient deductible and coinsurance	You pay: <ul style="list-style-type: none">• \$1,600 deductible for each benefit period - no limit• Days 1-60: \$0 coinsurance for each benefit period• Days 61-90: \$400 coinsurance per day of each benefit period• Days 91 and beyond: \$800 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)• Beyond 1 day 150: all costs CAN ADD SUPPLEMENTAL MEDIGAP PLAN
Part B premium	The standard Part B premium amount is \$164.90(or higher depending on your income) – SEE BACK
Part B deductible and coinsurance	\$226 - 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 . CAN ADD SUPPLEMENTAL MEDIGAP PLAN
Part C premium	The Part C monthly premium & coverage varies by plan. AKA: MEDICARE ADVANTAGE PLAN – All bundled together from private insurance co - plans vary by county. Must also be enrolled in PARTS A & B
Part D premium	The Part D monthly premium varies by plan (higher-income beneficiary may pay more).

The standard Part B premium amount in 2023 is \$164.90. Most people pay the standard Part B premium amount. If your modified adjusted gross income as reported on your IRS tax return from [2 years ago](#) is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

If your yearly income in 2021 you pay in 2023:			You pay each month (in 2022) – PART B IRMAA
File individual tax return	File joint tax return	File married & separate tax return	
\$97,000 or less	\$194,000 or less	\$97,000 or less	\$164.90
above \$97,000 up to \$123,000	above \$194,000 up to \$246,000	Not applicable	\$230.80
above \$123,000 up to \$153,000	above \$246,000 up to \$306,000	Not applicable	\$329.70
above \$153,000 up to \$183,000	above \$306,000 up to \$366,000	Not applicable	\$428.60
above \$183,000 and less than \$500,000	above \$366,000 and less than \$750,000	above \$97,000 and less than \$403,000	\$527.50
\$500,000 or above	\$750,000 or above	\$403,000 or above	\$560.50

PART D IRMAA			
File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2022)
\$97,000 or less	\$194,000 or less	\$91,000 or less	your plan premium
above \$97,000 up to \$123,000	above \$194,000 up to \$246,000	not applicable	\$12.20+ your plan premium
above \$123,000 up to \$153,000	above \$246,000 up to \$306,000	not applicable	\$31.50 + your plan premium
above \$153,000 up to \$183,000	above \$306,000 up to \$366,000	not applicable	\$50.70 + your plan premium
above \$183,000 and less than \$500,000	above \$366,000 and less than \$750,000	above \$97,000 and less than \$403,000	\$70.00 + your plan premium
\$500,000 or above	\$750,000 or above	\$403,000 or above	\$76.40+ your plan premium