



Key 2009 Medicare Values Announced

This For Your Information provides key [2009 Medicare values](#) just released by the Centers for Medicare and Medicaid Services, including the income-adjusted Medicare Part B premiums as prescribed by the Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (MMA).

Medicare Part A Premium

The premium to purchase Medicare Part A coverage for older Americans and certain disabled persons uninsured under Medicare Part A will be \$443 a month for the 12-month period beginning January 1, 2009, up from \$423 a month in 2008. The premium for certain individuals entitled to a reduced monthly premium will be \$244 for the 12-month period beginning January 1, 2009, up from \$233 in 2008.

Medicare Part A Deductible and Coinsurance Amounts

The Medicare Part A inpatient hospital deductible will be \$1,068 in 2009, up from \$1,024 in 2008, for up to 60 days of Medicare-covered inpatient hospital care in a benefit period. The Medicare Part A daily coinsurance amounts in 2009 will be \$267 for the 61st through 90th day of hospitalization in a benefit period, \$534 per day for lifetime reserve days, and \$133.50 for the 21st through the 100th day of extended care services in a skilled nursing facility in a benefit period. The corresponding figures for 2008 were \$256, \$512 and \$128.00 respectively.

Medicare Part B Premium

The standard monthly premium for Medicare Part B will be \$96.40 in 2009, unchanged from 2008.

The MMA, as amended by the Deficit Reduction Act of 2005, provides that Medicare beneficiaries with higher incomes must pay a larger portion of their Medicare Part B premium amounts based on a predetermined formula, which has been phased in starting in 2007 and ending in 2009.

The following charts show the 2009 Medicare Part B monthly premiums based on income tax filing status.

Individual Filing Status	Married Filing Jointly Status	2009 Monthly Premium
Income up to \$85,000	Up to \$170,000	\$96.40
\$85,001 - \$107,000	\$170,001 - \$214,000	\$134.90
\$107,001 - \$160,000	\$214,001 - \$320,000	\$192.70
\$160,001 - \$213,000	\$320,001 - \$426,000	\$250.50
More than \$213,000	More than \$426,000	\$308.30

Married Filing Separately, Lived With Spouse During Tax Year	2009 Monthly Premium
Income up to \$85,000	\$96.40
\$85,001 - \$128,000	\$250.50
More than \$128,000	\$308.30

Medicare Part B Deductible

The Medicare Part B deductible will be \$135 for 2009, unchanged from 2008.

Conclusion

Buck's consultants are available to discuss these 2009 Medicare figures and their implications for your health plans.

This FYI is intended to provide general information. It does not offer legal advice or purport to treat all the issues surrounding any one topic.