



for your information®

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## Key 2011 Medicare Values Announced

*This For Your Information provides key [2011 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 \$450 per month for the 12-month period beginning January 1, 2011, down from \$461 per month in 2010. The premium for certain individuals entitled to a reduced monthly premium will be \$248 for the 12-month period beginning January 1, 2011, down from \$254 in 2010.

### Medicare Part A Deductible and Coinsurance Amounts

The Medicare Part A inpatient hospital deductible will be \$1,132 in 2011, up from \$1,100 in 2010, for up to 60 days of Medicare-covered inpatient hospital care in a benefit period. The Medicare Part A daily coinsurance amounts in 2011 will be \$283 for the 61<sup>st</sup> through 90<sup>th</sup> day of hospitalization in a benefit period, \$566 per day for lifetime reserve days, and \$141.50 for the 21<sup>st</sup> through the 100<sup>th</sup> day of extended care services in a skilled nursing facility in a benefit period. The corresponding figures for 2010 were \$275, \$550 and \$137.50 respectively.

### Medicare Part B Premium

The standard monthly premium for Medicare Part B will be \$115.40 in 2011. The 2010 standard premium rate was \$110.50. However, due to a "hold harmless" provision in the law, approximately 73% of beneficiaries will not be subject to the increased premium.

Under the MMA, as amended by the Deficit Reduction Act of 2005, Medicare beneficiaries with higher incomes must pay a larger portion of their Medicare Part B premium amounts based on a predetermined formula.

The following charts show the 2011 Medicare Part B monthly premiums based on income and income tax filing status.

Individual Filing Status	Married Filing Jointly Status	2011 Monthly Premium
Income up to \$85,000	Up to \$170,000	\$115.40
\$85,001 - \$107,000	\$170,001 - \$214,000	\$161.50
\$107,001 - \$160,000	\$214,001 - \$320,000	\$230.70
\$160,001 - \$214,000	\$320,001 - \$428,000	\$299.90
More than \$214,000	More than \$428,000	\$369.10

Married Filing Separately, Lived With Spouse During Tax Year	2011 Monthly Premium
Income up to \$85,000	\$115.40
\$85,001 - \$129,000	\$299.90
More than \$129,000	\$369.10

## Medicare Part B Deductible

The Medicare Part B deductible will be \$162.00 for 2011. The deductible in 2010 was \$155.00.

## Conclusion

Buck's consultants are available to discuss these 2011 Medicare figures and their implications for your health plans.

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*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.*