

CMS Releases Key Medicare Values for 2015

The Centers for Medicare & Medicaid Services (CMS) has released the 2015 Medicare Part A and B premium, deductible, and coinsurance amounts. There is a slight decrease in Part A premiums and a small increase in Part A deductible and coinsurance amounts; Part B amounts are unchanged. The 2015 Medicare Part D amounts were released earlier this year. (See our [April 30, 2014 For Your Information.](#))

Medicare Part A

CMS released updated figures for Medicare Part A [premiums](#) and [deductible and coinsurance amounts](#) for 2015.

Premiums

The Medicare Part A premiums for the 12-month period beginning on January 1, 2015 are as follows:

Premium Type	2015	2014	Change
Premium to purchase coverage for older Americans and certain disabled individuals uninsured under Medicare Part A	\$ 407	\$ 426	- 4.5%
Premium for certain individuals entitled to a reduced monthly premium	\$ 224	\$ 234	- 4.3%

Deductible and Coinsurance Amounts

The Medicare Part A deductible and coinsurance amounts for the 12-month period beginning on January 1, 2015 are as follows:

Deductible and Coinsurance Type	2015	2014	Change
Deductible for up to 60 days of Medicare-covered inpatient hospital care	\$ 1,260	\$ 1,216	3.6%
Daily coinsurance for the 61 st through 90 th day of hospitalization	\$ 315	\$ 304	3.6%
Daily coinsurance for lifetime reserve days	\$ 630	\$ 608	3.6%
Daily coinsurance for the 21 st through the 100 th day of extended care services in a skilled nursing facility	\$ 157.50	\$ 152.00	3.6%

Medicare Part B

CMS also released Medicare Part B [monthly premium rates and annual deductible amounts](#) for 2015.

The 2015 standard monthly premium for Medicare Part B did not change from the 2014 amount:

Premium Type	2015	2014	Change
Standard monthly premium	\$ 104.90	\$ 104.90	0.0%

Under the Medicare Prescription Drug, Improvement and Modernization Act of 2003, Medicare beneficiaries with higher incomes must pay a larger portion of their Medicare Part B premium amounts based on a predetermined formula. The 2015 Medicare Part B monthly premiums based on income and income tax filing status remain unchanged from the 2013 and 2014 amounts, and are:

Individual Filing Status	Married Filing Jointly Status	2015 Monthly Premium	Married Filing Separately, Lived with Spouse During Tax Year	2015 Monthly Premium
Income up to \$85,000	Up to \$170,000	\$ 104.90	Income up to \$85,000	\$ 104.90
\$85,001 - \$107,000	\$170,001 - \$214,000	\$ 146.90	\$85,001 - \$129,000	\$ 272.70
\$107,001 - \$160,000	\$214,001 - \$320,000	\$ 209.80		
\$160,001 - \$214,000	\$320,001 - \$428,000	\$ 272.70	More than \$129,000	\$ 335.70
More than \$214,000	More than \$428,000	\$ 335.70		

Finally, the Medicare Part B deductible applicable in 2015 remains the same as for 2014:

Deductible Type	2015	2014	Change
Medicare Part B	\$ 147	\$ 147	0.0%

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