

## CMS Releases Medicare Part A and B Values for 2019

CMS has announced the 2019 Medicare Part A and B premium, deductible and coinsurance amounts. There is a small increase in Part A and Part B amounts. The 2019 Medicare Part D parameters were released earlier this year. (See our [May 16, 2018 For Your Information](#).)

### Medicare Part A

On October 12, the Centers for Medicare & Medicaid Services (CMS) [announced](#) the Medicare Part A premium, deductible and coinsurance amounts for 2019 and provided a [fact sheet](#) with additional background.

### Premiums

Approximately 99% of Medicare beneficiaries do not pay a Part A premium because they have at least 40 quarters of Medicare-covered employment. For those individuals who pay a premium, the Medicare Part A premiums for the 12-month period beginning on January 1, 2019 are as follows:

Premium Type	2019	2018	Change
Premium to purchase coverage for individuals not otherwise eligible for Medicare Part A and certain disabled individuals	\$437	\$422	3.6%
Premium for certain individuals entitled to a reduced monthly premium (who had at least 30 quarters or were married to someone with at least 30 quarters of Medicare-covered employment)	\$240	\$232	3.4%

## Deductible and Coinsurance Amounts

The Medicare Part A deductible and coinsurance amounts for the 12-month period beginning on January 1, 2019 are as follows:

Deductible and Coinsurance Type	2019	2018	Change
Deductible for up to 60 days of Medicare-covered inpatient hospital care	\$1,364	\$1,340	1.8%
Daily coinsurance for 61 <sup>st</sup> through 90 <sup>th</sup> day of hospitalization	\$341	\$335	1.8%
Daily coinsurance for lifetime reserve days	\$682	\$670	1.8%
Daily coinsurance for 21 <sup>st</sup> through the 100 <sup>th</sup> day of extended care services in skilled nursing facility	\$170.50	\$167.50	1.8%

## Medicare Part B

The CMS [announcement](#) and [fact sheet](#) also included the Medicare Part B monthly premium rates and annual deductible amounts for 2019.

The standard monthly premiums for Medicare Part B for 2019 and 2018 are as follows:

Premium Type	2019	2018	Change
Standard monthly premium	\$135.50	\$134.00	1.1%

About 3.5% of Part B enrollees benefit from a “hold harmless” provision that protects them from any increase in Part B premiums (typically deducted from Social Security checks) that would effectively reduce their monthly Social Security payments.

**Comment:** The following individuals are not protected by the “hold harmless” provision:

- New Medicare enrollees in 2019
- Higher-income Medicare beneficiaries
- Medicare beneficiaries dually eligible for Medicare and Medicaid
- Medicare Part B enrollees not receiving Social Security benefits

The 2019 Medicare Part B monthly premiums based on income tax filing status and income are:

Individual Filing Status	Married Filing Jointly Status	2019 Monthly Premium	2018 Monthly Premium	Change
Income up to \$85,000	Income up to \$170,000	\$135.50	\$134.00	1.1%
\$85,001 - \$107,000	\$170,001 - \$214,000	\$189.60	\$187.50	1.1%
\$107,001 - \$133,500	\$214,001 - \$267,000	\$270.90	\$267.90	1.1%
\$133,501 - \$160,000	\$267,001 - \$320,000	\$352.20	\$348.30	1.1%
\$160,001 - \$499,999 *	\$320,001 - \$749,999 *	\$433.40	\$428.60	1.1%
\$500,000 or more *	\$750,000 or more *	\$460.50	\$428.60	7.4%

\* Income ranges changed from 2018 to 2019

Married Filing Separately, Lived with Spouse During Tax Year	2019 Monthly Premium	2017 Monthly Premium	Change
Income up to \$85,000	\$135.50	\$134.00	1.1%
\$85,001 - \$414,999 *	\$433.40	\$428.60	1.1%
\$415,000 or more *	\$460.50	\$428.60	7.4%

\* Income ranges changed from 2018 to 2019

Finally, the Medicare Part B deductibles for the 12-month period beginning on January 1, 2019 and January 1, 2018 are as follows:

Deductible Type	2019	2018	Change
Medicare Part B	\$185	\$183	1.1%

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