

FYI[®] Alert

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CMS releases 2022 Medicare Part A and B values

CMS has announced the 2022 Medicare Part A and B premium, deductible and coinsurance amounts. As in prior years, there are increases in these amounts. The 2022 Medicare Part D parameters were released earlier this year. (See our [February 11, 2021 FYI](#).)

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Medicare Part A

On November 12, the Centers for Medicare & Medicaid Services (CMS) released the Medicare Part A [premium](#) and the [deductible and coinsurance](#) amounts for 2022. It also provided a [fact sheet](#) with additional information.

Premiums

Almost all 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, 2022 are as follows:

Premium type	2022	2021	Change
Premium to purchase coverage for individuals not otherwise eligible for Medicare Part A and certain disabled individuals	\$499	\$471	5.9%
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)	\$274	\$259	5.8%

Deductible and coinsurance amounts

The Medicare Part A deductible and coinsurance amounts for the 12-month period beginning on January 1, 2022 are as follows:

Deductible and coinsurance type	2022	2021	Change
Deductible for up to 60 days of Medicare-covered inpatient hospital care	\$1,556	\$1,484	4.9%
Daily coinsurance for 61 st through 90 th day of hospitalization	\$389	\$371	4.9%
Daily coinsurance for lifetime reserve days	\$778	\$742	4.9%
Daily coinsurance for 21 st through 100 th day of extended care services in skilled nursing facility	\$194.50	\$185.50	4.9%

Medicare Part B

CMS also released a [notice](#) that sets out the Medicare Part B monthly premium rates and annual deductible amounts for 2022.

The standard monthly premiums for Medicare Part B for 2022 are as follows:

Premium type	2022	2021	Change
Standard monthly premium	\$170.10	\$148.50	14.5%

Some 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.

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

- New Medicare enrollees in 2022
- Higher income Medicare beneficiaries
- Medicare beneficiaries dually eligible for Medicare and Medicaid
- Medicare Part B enrollees not receiving social security benefits

The 2022 Medicare Part B monthly premiums based on income tax filing status and income are as follows:

Individual filing status	Married filing jointly status	2022 monthly premium	2021 monthly premium	Change
Income up to \$91,000	Income up to \$182,000	\$170.10	\$148.50	14.5%
\$91,001 – \$114,000	\$182,001 – \$228,000	\$238.10	\$207.90	14.5%
\$114,001 – \$142,000	\$228,001 – \$284,000	\$340.20	\$297.00	14.5%
\$142,001 – \$170,000	\$284,001 – \$340,000	\$442.30	\$386.10	14.6%
\$170,001 – \$499,999	\$340,001 – \$749,999	\$544.30	\$475.20	14.5%
\$500,000 or more	\$750,000 or more	\$578.30	\$504.90	14.5%

Married filing separately, lived with spouse during tax year*	2022 monthly premium	2021 monthly premium	Change
Income up to \$91,000	\$170.10	\$148.50	14.5%
\$91,001 – \$408,999	\$544.30	\$475.20	14.5%
\$409,000 or more	\$578.30	\$504.90	14.5%

*Income ranges for 2021 and 2022 differ

Finally, the Medicare Part B annual deductible for the 12-month period beginning on January 1, 2022 is as follows:

Deductible type	2022	2021	Change
Medicare Part B	\$233	\$203	14.8%

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