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## Medicare costs at a glance

Listed below are basic costs for people with Medicare. If you want to see and compare costs for specific health care plans, visit the [Medicare Plan Finder](#).

For specific cost information (like whether you've met your deductible, how much you'll pay for an item or service you got, or the status of a claim), [log into your secure Medicare account](#).

[Find out if Medicare covers a specific test, item or service that's not listed under the detailed Medicare cost information section of this page.](#)

2022 costs at a glance	
Part A premium	Most people don't pay a monthly premium for Part A (sometimes called " <a href="#">premium-free Part A</a> "). If you buy Part A, you'll pay up to \$499 each month in 2022. If you paid Medicare taxes for less than 30 quarters, the standard Part A premium is \$499. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$274.
Part A hospital inpatient deductible and coinsurance	You pay: <ul style="list-style-type: none"> <li>• \$1,556 deductible for each benefit period</li> <li>• Days 1-60: \$0 coinsurance for each benefit period</li> <li>• Days 61-90: \$389 coinsurance per day of each benefit period</li> <li>• Days 91 and beyond: \$778 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)</li> <li>• Beyond lifetime reserve days: all costs</li> </ul>
Part B premium	The standard Part B premium amount is \$170.10 (or higher depending on your income).

Part B deductible and coinsurance	\$233. After your deductible is met, you typically pay 20% of the <u>Medicare-Approved Amount</u> for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and <u>durable medical equipment (dme)</u>
Part C premium	The Part C monthly <u>premium</u> varies by plan. <a href="#">Compare costs for specific Part C plans.</a>
Part D premium	The Part D monthly <u>premium</u> varies by plan (higher-income consumers may pay more). <a href="#">Compare costs for specific Part D plans.</a>

## Detailed Medicare cost information for 2022

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### Medicare Part A (Hospital Insurance)

- **Monthly premium :**

[Learn more about Part A costs.](#)

Most people don't pay a monthly premium for Part A (sometimes called "[premium-free Part A](#)"). If you buy Part A, you'll pay up to \$499 each month in 2022. If you paid Medicare taxes for less than 30 quarters, the standard Part A premium is \$499. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$274.

- **Late enrollment penalty:**

- If you don't buy it when you're first eligible, your monthly premium may go up 10%. (You'll have to pay the higher premium for twice the number of years you could have had Part A, but didn't sign up.)

### Part A costs if you have Original Medicare

#### Note:

All Medicare Advantage Plans must cover these services. If you're in a Medicare Advantage Plan, costs vary by plan and may be either higher or lower than those in

Original Medicare. Review the "[Evidence of Coverage](#)" from your plan.

- **Home health care**

- \$0 for home health care services.
- 20% of the Medicare-approved amount for Durable Medical Equipment (DME).

- **Hospice care**

- \$0 for hospice care.
- You may need to pay a copayment of no more than \$5 for each prescription drug and other similar products for pain relief and symptom control while you're at home. In the rare case your drug isn't covered by the hospice benefit, your hospice provider should contact your Medicare drug plan to see if it's covered under Medicare Drug Coverage (Part D)
- You may need to pay 5% of the Medicare-approved amount for inpatient respite care .
- Medicare doesn't cover room and board when you get hospice care in your home or another facility where you live (like a nursing home).

- **Hospital inpatient stay**

- \$1,556 deductible for each benefit period .
- Days 1–60: \$0 coinsurance for each benefit period.
- Days 61–90: \$389 coinsurance per day of each benefit period.
- Days 91 and beyond: \$778 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime).
- Beyond lifetime reserve days : All costs.

You pay for private-duty nursing, a television, or a phone in your room. You pay for a private room unless it's medically necessary.

- **Mental health inpatient stay**

- \$1,556 deductible for each benefit period .
- Days 1–60: \$0 coinsurance per day of each benefit period.
- Days 61–90: \$389 coinsurance per day of each benefit period.

- Days 91 and beyond: \$778 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime).
- Beyond lifetime reserve days : All costs.
- 20% of the Medicare-Approved Amount for mental health services you get from doctors and other providers while you're a hospital inpatient.

There's no limit to the number of benefit periods you can have when you get mental health in a general hospital. You can also have multiple benefit periods when you get care in a psychiatric hospital. Remember, there's a lifetime limit of 190 days.

- **Skilled nursing facility stay**

- Days 1–20: \$0 for each benefit period .
- Days 21–100: \$194.50 coinsurance per day of each benefit period.
- Days 101 and beyond: All costs.

## Medicare Part B (Medical Insurance)

## Medicare Part C (Medicare Advantage)

## Medicare Part D (Medicare Prescription Drug Coverage)

Find out who to call about Medicare options, claims and more.

Talk to Someone

## Is my test, item, or service covered?

Type your test, item, or service here

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