

Medicare Benefits 2021

Part A – Inpatient Hospital Care

<u>Days in Hospital</u>	<u>You Pay</u>
1 – 60	Initial Deductible \$1484
61 – 90	Daily Co-pay \$ 371 (\$11,130)
91 – 150	Daily Co-pay \$ 742 (\$44,520)
151 +	You pay all expenses.

Part A – Skilled Nursing Care

To qualify for Skilled Care you must:

- 1) Spend 3 days in a hospital.
- 2) Go to a Medicare approved facility.
- 3) Have a Medicare approved health condition. (The prognosis must be for improvement/recovery.)

<u>Days of Care</u>	<u>You Pay</u>
1 – 20	Medicare pays in full.
21 – 100	Daily co-pay \$185.50 (\$14,840)

Part B – Medical Services

Part B monthly premium	\$148.50
Annual Deductible	\$203.00
Once deductible is satisfied, Medicare pays 80% of allowable charges and you pay 20%.	
THERE IS NO CAP ON YOUR 20%.	

Part B Excess Charge – some providers are permitted to charge an extra 15% above Medicare's allowable charges. If you go to one of these providers, you are responsible for the Excess Charge.

Final Expenses

Social Security will pay \$255. You pay all remaining expenses.