

What's New in 2018



Part A: hospital insurance costs

Part A premium	Free if you've worked 10 years or more \$232 per month if you've worked 7.5 to 10 years \$422 per month if you've worked fewer than 7.5 years
Part A hospital deductible	\$1,340 each *benefit period
Part A hospital coinsurance	\$0 for the first 60 days of inpatient care each *benefit period \$335 per day for days 61-90 each *benefit period \$670 per lifetime reserve day after day 90 in a *benefit period. (You have 60 lifetime reserve days that can only be used once. They are not renewable.)
Skilled nursing facility coinsurance	\$0 for the first 20 days of inpatient care each *benefit period \$167.50/day for days 21-100 each *benefit period

*Definition: Under Medicare, a **benefit period** begins the day you're admitted as an inpatient and ends when you haven't received any inpatient care for 60 days in a row. If you go into a hospital or a skilled nursing facility after one benefit period has ended, a new benefit period begins. There's no limit to the number of benefit periods.



Part D: prescription drug coverage costs

Part D premium	National average is \$35.02 per month
Part D maximum deductible	\$405 per year

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Part B: medical insurance costs

Part B premium (for those with incomes below \$85,000)	\$134 is the standard premium
Part B deductible	\$183 per year
Part B coinsurance	20% on most services Part B covers

The standard Part B premium is \$134 in 2018, the same as it was in 2017. While most people will pay \$134, there are some reasons your Part B premium might be different.



Your Part B premium might be lower if you are protected by the hold harmless provision. The hold harmless provision means that your Social Security benefits cannot go down from year to year. If your Part B premium increase is more than the dollar amount of the cost of living adjustment (COLA) to your Social Security award, your premium will only increase the same dollar amount as your COLA. This means your Part B premium will be less than \$134. About a quarter of people will pay less than \$134 for their Part B premium in 2018. Check your Social Security benefits statement to learn what you will pay for Part B in 2018, or call the Social Security Administration at 800-772-1213.



If your income is above \$85,000 (or \$170,000 for a married couple) you may have to pay a Part B premium above the base premium for 2018, as well as a higher Part D premium. This is called an income-related monthly adjustment amount (IRMAA). If you believe that the amount is incorrect, you can learn about appealing it by contacting the **Senior LinkAge Line® at 1-800-333-2433.**



What if I can't afford my Part B premium? If you have a limited income and assets, you may be eligible for a Medicare Savings Program, which pays the Part B premium and, in some cases, the Part A premium if you have one, and Part A and B deductibles, copays, and coinsurances. Contact the **Senior LinkAge Line® at 1-800-333-2433** to learn more about Medicare Savings Program eligibility and how to apply.

Questions about your Medicare coverage?

Contact the **Senior LinkAge Line® at 1-800-333-2433** for unbiased and trustworthy counseling about your Medicare options.

Report potential enrollment fraud and marketing violations

Contact the **Senior LinkAge Line® at 1-800-333-2433** if you feel a plan or agent has violated Medicare's marketing rules or if you think you were enrolled in a plan without your permission.



<p>To find a SHIP in another state:</p> <p>Call 877-839-2675 or visit www.shiptacenter.org.</p>	<p>To find an SMP in another state:</p> <p>Call 877-808-2468 or visit www.smpresource.org.</p>
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The production of this document was supported by Grant Numbers 90SATC0001 and 90MPPRC0001 from the Administration for Community Living (ACL). Its contents are solely the responsibility of the SHIP National Technical Assistance Center (SHIP TA Center) and Senior Medicare Patrol National Resource Center and do not necessarily represent the official views of ACL.