



2021 Medicare Premiums, Deductibles and Coinsurances

For Medicare Part A

Inpatient Deductible:	\$1,484 per benefit period (days 1- 60)
Co-insurance days:	\$371 per day (days 61 – 90)
Lifetime Reserve days:	\$742 per day (days 91 – 150)
Skilled Nursing Coinsurance:	\$185.50 per day (days 21 – 100) per benefit period

For Medicare Part B

Annual Deductible:	\$203 per calendar year
Co-insurance amount:	20% of Medicare approved amount
Limiting Charge*:	15% above the Medicare approved amount
Premiums:	\$148.50 per month**

* A Medicare Part B provider who does not accept Medicare assignment may not collect, bill or receive more than 15% above the Medicare approved amount.

** Some Medicare beneficiaries will pay a lesser Part B premium due to protection under the “Hold Harmless” provision. Contact Social Security if you have questions.

The standard Part B premium amount in 2021 is \$148.50.

Most people pay the standard Part B premium amount. If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium. Below you will see the Part B total monthly premium including IRMAA. If you pay an IRMAA charge for Part B you will also pay an IRMAA charge for Part D.

Beneficiaries who file an individual tax return with income:	Beneficiaries who file a joint tax return with income:	Total monthly Part B premium amount:	Part D income-related monthly adjustment amount:
Less than or equal to \$88,000	Less than or equal to \$176,000	\$148.50	\$0.00
Greater than \$88,000 and less than or equal to \$111,000	Greater than \$176,000 and less than or equal to \$222,000	\$207.90	\$12.30
Greater than \$111,000 and less than or equal to \$138,000	Greater than \$222,000 and less than or equal to \$276,000	\$297.00	\$31.80
Greater than \$138,000 and less than or equal to \$165,000	Greater than \$276,000 and less than or equal to \$330,000	\$386.10	\$51.20
Greater than \$165,000 and less than \$500,000	Greater than \$330,000 and less than \$750,000	\$475.20	\$70.70
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$504.90	\$77.10



LOCAL HELP FOR PEOPLE WITH MEDICARE

**For assistance with Medicare,
contact SHIP at
1-800-259-5300**

This public document is published by the Louisiana Department of Insurance and is available online.