

2022 Medicare Premiums, Deductibles, and Cost-Sharing Amounts

Part A (Hospital Insurance)	Beneficiary pays:
Hospital Deductible	\$1,556/benefit period
Hospital Copayment	\$0/day for days 1-60
	\$389/day for days 61-90
	\$778/day for days 91-150
Skilled Nursing Facility Copayment	\$194.50/day for days 21-100
Part A Premiums*	\$499/month for those with fewer than 30 quarters of Medicare-covered employment
	\$274/month for those with 30-39 quarters of Medicare-covered employment
Part B (Medical Insurance)	Beneficiary pays:
Annual Deductible	\$233
Part B Premium for those with incomes below \$91,000 if single, \$182,000 if married**	<p>\$170.10/month</p> <p>A small % of beneficiaries who are subject to the “hold harmless” provision will pay less, as the increase in their Social Security benefits will not be large enough to cover the increased Part B premium</p>
Most Part B covered services, including doctors’ visits, outpatient therapy, durable medical equipment, and outpatient mental health services	20% of amount Medicare approves

* Most people with Medicare do not pay a monthly premium for Part A because they have (or a spouse has) 40 or more quarters of Medicare-covered employment (meaning they worked at a job where they paid into Medicare).

** See November 21, 2017 [Federal Register](#) for an explanation of the “hold harmless” provision. Also note, Medicare Advantage plans may charge an additional monthly premium. Those with incomes higher than these amounts will pay an Income Related Monthly Adjustment Amount (IRMAA); see [Medicare Costs at a Glance](#).

Source: Centers for Medicare & Medicaid Services, [2022 Medicare Parts A & B Premiums and Deductibles](#), November 12, 2021.

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