

## 2021 Medicare Premiums, Deductibles, and Cost-Sharing Amounts

Part A (Hospital Insurance)	Beneficiary pays:
Hospital Deductible	\$1,484/benefit period
Hospital Copayment	\$0/day for days 1-60
	\$371/day for days 61-90
	\$742/day for days 91-150
Skilled Nursing Facility Copayment	\$185.50/day for days 21-100
Part A Premiums*	\$471/month for those with fewer than 30 quarters of Medicare-covered employment
	\$259/month for those with 30-39 quarters of Medicare-covered employment
Part B (Medical Insurance)	Beneficiary pays:
Annual Deductible	\$203
Part B Premium for those with incomes below \$87,000 if single, \$174,000 if married**	\$148.50/month
	A small % of beneficiaries who were 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
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.

\*\*\*See our publication [Medicare Parts A and B](#) for more on Part B services and cost-sharing amounts.

**Source:** Centers for Medicare & Medicaid Services, [2021 Medicare Parts A & B Premiums and Deductibles](#), November 6, 2020.