

OVERVIEW OF MEDICARE A & B

A

B

Key:
Shaded areas - Medicare pays
White areas - you pay

\$147 Deductible
(per calendar year applies first)

20%
Coinsurance

In-patient hospital

First 60 days **\$1,260 deductible**

Days 61-90 **\$315 per day coinsurance**

Lifetime Reserve **\$630 per day coinsurance**
Days 91-150

Skilled Nursing Facility

First 20 days **100% (no co-pay)**

Days 21-100 **\$157.50 per day coinsurance**

80%

Physician's charges
(in or out of hospital)

Durable medical equipment

Ambulance

Outpatient hospital charges

Blood - the first 3 pints

Lab services

Free Preventive services

flu shots

mammogram

pap test and pelvic exam

prostate exam

100% Services

Home health

Hospice

*Benefit period ends when patient is out of the hospital or skilled nursing facility for 60 consecutive days.

Excess Charges
15% over
Medicare charges