

**MEDICARE PART A: 2023**

SERVICES	BENEFIT	MEDICARE PAYS	YOU PAY*
<b>Hospitalization:</b> <ul style="list-style-type: none"> <li>Semi-private room and board</li> <li>General nursing</li> <li>Other hospital services and supplies (Medicare payments based on benefit periods)</li> </ul> Hospitalization does NOT include Medicare-approved doctors' services; you will pay an additional 20% of that amount while you are an inpatient. Hospitalization includes mental health inpatient stay, with the same benefits. Additionally, you will pay 20% of the Medicare-approved amount for mental health services you get from doctors and other providers while you're a hospital patient.	First 60 days	All but \$1,600	\$1,600 (deductible)
	61 <sup>st</sup> to 90 <sup>th</sup> day	All but \$400 per day	\$400 (co-insurance) per day
	91 <sup>st</sup> to 150 <sup>th</sup> day (lifetime)**	All but \$800 per day	\$800 (co-insurance) per day
	Beyond 90 (or 150 if lifetime is used) days	Nothing	All costs
<b>Skilled Nursing Facility Care:</b> (Have to be inpatient for 3 days beforehand) <ul style="list-style-type: none"> <li>Semi-private room and board</li> <li>Skilled nursing and rehabilitative services</li> <li>Other services</li> </ul>	First 20 days	100% of approved amount	Nothing
	Additional 80 days	All but \$194.50 per day	\$194.50/day (co-insurance)
	Beyond 100 days	Nothing	All costs
<b>Home Health Care:</b> <ul style="list-style-type: none"> <li>Intermittent skilled nursing care</li> <li>Physical therapy, speech language, pathology services</li> <li>Home health aide services</li> <li>Durable medical equipment (e.g., wheelchairs, hospital beds, oxygen and walkers)</li> <li>Other services and supplies</li> <li>No custodial care — Must be recovering</li> </ul>	Unlimited as long as you meet Medicare conditions	<ul style="list-style-type: none"> <li>100% of approved amount</li> <li>80% of approved amount for durable medical equipment</li> </ul>	<ul style="list-style-type: none"> <li>Nothing for services</li> <li>20% of approved amount for durable medical equipment</li> </ul>
<b>Hospice Care:</b> <ul style="list-style-type: none"> <li>Pain and symptom relief</li> <li>Support services for the management of mental illness</li> <li>DNR</li> </ul>	For as long as doctor certifies need (6 months to live or less)	All but limited costs for outpatient drugs and inpatient respite care	Limited costs for outpatient drugs (\$5 co-pay) and inpatient respite care (5% of approved amount)
<b>Blood:</b> <p>If the hospital or provider does not have to pay for the blood, there is no charge to the patient. The charges apply only if the hospital or provider has to pay.</p> <p>Blood paid for or replaced under Part A of Medicare during the calendar year does not have to be paid for or replaced under Part B and vice versa.</p>	<ul style="list-style-type: none"> <li>Pints 1–3</li> <li>Pints 4 and over</li> </ul>	<ul style="list-style-type: none"> <li>Nothing</li> <li>All</li> </ul>	<ul style="list-style-type: none"> <li>Patient must pay for 1–3 pints or have them replaced (self or usually family member)</li> <li>Patient deductible is satisfied at 3 pints.</li> </ul>

**Medicare “beneficiaries” receive “medically necessary and reasonable” (least expensive) treatment. Not all services/tests are provided under Medicare.**

\*2023 Part A Monthly premium: Most people don't pay a monthly premium for Part A (sometimes called “premium-free Part A”). If you buy Part A, you'll pay up to \$506 each month in 2023. If you paid Medicare taxes for less than 30 quarters, the standard Part A premium is \$506 in 2023. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$278 in 2023. This premium is paid for the entire time the person is on Medicare Part A.

\*\*You must pay the amounts listed in the “You Pay” column; Medigap insurance will only pay the deductibles and co-insurance, but does not cover services Medicare itself doesn't cover. For example, Medigap will NOT add days to the skilled nursing benefit; when Medicare stops at 100, so does Medigap.