

# Medicare Part B Premium and Deductible: No Increase in 2015

by **STEPHANIE FRISCH**



**I**f someone has paid into Medicare for 40 quarters, they've pay upfront all of their Part A Medicare premiums and pay nothing for the benefit of having it when they turn 65. Part B Medicare premiums are different, they do carry a small monthly premium and

next year, premiums for beneficiaries with incomes below \$85,000 will stay at \$104.90 -- the same rate as the previous two years -- and deductibles will be unchanged at \$147. Medicare Part B covers doctor's appointments, outpatient care and other services. Those with annual incomes of more than \$85,000 pay more for Part B and D, but their sliding scale premiums also will remain unchanged.

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COSTS FOR HOSPITAL AND SKILLED-NURSING  
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facility stays will increase slightly. Specifically, Medicare Part B beneficiaries in a skilled-nursing facility next year will pay \$157.50 daily after 20 days, compared with \$152 per day in 2014. Skilled nursing is only covered up to 100 consecutive days per stay under Medicare. The only insurance coverage that covers beyond 100 days in skilled nursing is long term care.

Deductibles for hospital admissions under Part A of the Medicare program will increase by \$44 in 2015, to \$1,260. The deductible is for the first 60 days of an illness period. After that, beneficiaries must pay \$315 a day coinsurance for days 61-90, and days 91-150 is the copay \$630 a day. However, days 61-90 is only covered once in a beneficiaries life (lifetime reserve days). So, once it's used you are never covered under Original Medicare for more than 90 days. Beyond the lifetime reserve days, you pay all costs. This is the reason why someone should never only have Original Medicare and nothing else. Please contact me to arrange for an appointment to discuss your options for Medicare Advantage plans and Medicare Supplemental plans.



**Stephanie Frisch is the owner of Insurance 101 and is an independent insurance broker dedicated to helping others make "educated decisions" about their insurance choices when it comes to Medicare, Long-Term Care Planning, The Health Insurance Marketplace-Covered California and Life Insurance. For answers to your questions, or an in-home, no-fee consultation, call (949) 351-2443.**