

# 2024 Medicare costs

## Medicare Part A (Hospital Insurance) Costs

### Part A monthly premium

Most people don't pay a Part A premium because they paid Medicare taxes while working. If you don't get premium-free Part A, you pay up to \$505 each month. If you don't buy Part A when you're first eligible for Medicare (usually when you turn 65), you might pay a penalty.

### Hospital stay

In 2024, you pay:

- \$1,632 deductible per benefit period
- \$0 for the first 60 days of each benefit period
- \$408 per day for days 61-90 of each benefit period
- \$816 per "lifetime reserve day" after day 90 of each benefit period (up to a maximum of 60 days over your lifetime)

### Skilled Nursing Facility stay

In 2024, you pay:

- \$0 for the first 20 days of each benefit period
- \$204 per day for days 21-100 of each benefit period
- All costs for each day after day 100 of the benefit period

## Medicare Part B (Medical Insurance) Costs

### Part B monthly premium

Most people pay the standard Part B monthly premium amount (\$174.70 in 2024). Social Security will tell you the exact amount you'll pay for Part B in 2024.

You pay the standard premium amount if you:

- Enroll in Part B for the first time in 2024.
- Don't get Social Security benefits.
- Are directly billed for your Part B premiums.
- Have Medicare and Medicaid, and Medicaid pays your premiums.  
(Your state will pay the standard premium amount of \$174.70 in 2024.)

## Medicare Part B (Medical Insurance) Costs (continued)

If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard Part B premium and an income-related monthly adjustment amount.

If your yearly income in 2022 was:			
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2024):
\$103,000 or less	\$206,000 or less	\$103,000 or less	\$174.70
above \$103,000 up to \$129,000	above \$206,000 up to \$258,000	not applicable	\$244.60
above \$129,000 up to \$161,000	above \$258,000 up to \$322,000	not applicable	\$349.40
above \$161,000 up to \$193,000	above \$322,000 up to \$386,000	not applicable	\$454.20
above \$193,000 and less than \$500,000	above \$386,000 and less than \$750,000	above \$103,000 and less than \$397,000	\$559.00
\$500,000 or above	\$750,000 or above	\$397,000 or above	\$594.00

If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

**2024 Part B deductible—\$240 before Original Medicare starts to pay.**

## Medicare Advantage Plans (Part C) & Medicare Drug Coverage (Part D) Premiums

Visit [Medicare.gov/plan-compare](https://www.Medicare.gov/plan-compare) to find and compare plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

### Part D monthly premium

The chart below shows your estimated drug plan monthly premium based on your income. If your income is above a certain limit, you'll pay an income-related monthly adjustment amount in addition to your plan premium.

If your yearly income in 2022 was:			
File individual tax return	File joint tax return	File married & separate tax return	You pay (in 2024):
\$103,000 or less	\$206,000 or less	\$103,000 or less	Your plan premium
above \$103,000 up to \$129,000	above \$206,000 up to \$258,000	not applicable	\$12.90 + your plan premium
above \$129,000 up to \$161,000	above \$258,000 up to \$322,000	not applicable	\$33.30 + your plan premium
above \$161,000 up to \$193,000	above \$322,000 up to \$386,000	not applicable	\$53.80 + your plan premium
above \$193,000 and less than \$500,000	above \$386,000 and less than \$750,000	above \$103,000 and less than \$397,000	\$74.20 + your plan premium
\$500,000 or above	\$750,000 or above	\$397,000 or above	\$81.00 + your plan premium

### 2024 Part D national base beneficiary premium — \$34.70

Medicare uses the national base beneficiary premium to estimate the Part D late enrollment penalty and the income-related monthly adjustment amounts listed in the table above. This amount can change each year. If you pay a late enrollment penalty, these amounts may be higher.

## For detailed information on costs and enrollment penalties

- Visit [Medicare.gov/coverage](https://www.Medicare.gov/coverage) to get more detailed Medicare cost information by service.
- Visit [Medicare.gov/basics/costs/medicare-costs/avoid-penalties](https://www.Medicare.gov/basics/costs/medicare-costs/avoid-penalties) to learn how Medicare calculates late enrollment penalties.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.



**Medicare**

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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