



2012 Medicare Premiums, Deductibles and Coinsurances

For Medicare Part A

Inpatient Deductible:	\$1156 per benefit period (days 1- 60)
Co-insurance days:	\$289 per day (days 61 – 90)
Lifetime Reserve days:	\$578 per day (days 91 – 150)
Skilled Nursing Coinsurance:	\$144.50 per day (days 21 – 100) per benefit period

For Medicare Part B

Annual Deductible:	\$140 per calendar year
Co-insurance amount:	20% of Medicare approved amount
Limiting Charge*:	15% above the Medicare approved amount
Premiums:	\$99.90 per month regardless of effective date

* A Medicare Part B provider who does not accept Medicare assignment may not collect, bill or receive more than 15% above the Medicare approved amount.

* A Medicare beneficiary that is billed quarterly for the Part B premium is required to pay the increased Part B premium of \$99.90 per month.

If Your Annual Income is above \$85,000...

The 2012 Part B monthly premium rates to be paid by beneficiaries who file an individual tax return (including those who are single, head of household, qualifying widow(er) with dependent child, or married filing separately who lived apart from their spouse for the entire taxable year), or joint tax return are:

Beneficiaries who file an individual tax return with income:	Beneficiaries who file a joint tax return with income:	Total monthly Part B premium amount:
Less than or equal to \$85,000	Less than or equal to \$170,000	\$99.90
Greater than \$85,000 and less than or equal to \$107,000	Greater than \$170,000 and less than or equal to \$214,000	\$139.90
Greater than \$107,000 and less than or equal to \$160,000	Greater than \$214,000 and less than or equal to \$320,000	\$199.80
Greater than \$160,000 and less than or equal to \$214,000	Greater than \$320,000 and less than or equal to \$428,000	\$259.70
Greater than \$214,000	Greater than \$428,000	\$319.70

In addition, the monthly premium rates to be paid by beneficiaries who are married but file a separate return from their spouse and lived with their spouse at some time during the taxable year are:

Beneficiaries who are married but file a separate tax return from their spouse:	Total monthly Part B premium amount:
Less than or equal to \$85,000	\$99.90
Greater than \$85,000 and less than or equal to \$129,000	\$259.70
Greater than \$129,000	\$319.70



**For assistance with Medicare,
contact SHIP at
1-800-259-5300**

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Louisiana Department of Insurance

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