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# Part B costs

Some people automatically get <u>Medicare Part B (Medical Insurance)</u>, and some people need to sign up for Part B. <u>Learn how and when you can sign up for Part B</u>.

If you don't sign up for Part B when you're first eligible, you may have to pay a late enrollment penalty.

### How much does Part B cost?

#### Part B premiums

You pay a premium each month for Part B. Your Part B premium will be automatically deducted from your benefit payment if you get benefits from one of these:

- Social Security
- Railroad Retirement Board
- Office of Personnel Management

If you don't get these benefit payments, you'll get a bill.

Most people will pay the standard premium amount. If your modified adjusted gross income is above a certain amount, you may pay an Income Related Monthly Adjustment Amount (IRMAA). Medicare uses the modified adjusted gross income reported on your IRS tax return from 2 years ago. This is the most recent tax return information provided to Social Security by the IRS.

#### 2022

The standard Part B premium amount in 2022 is \$170.10. Most people pay the standard Part B premium amount. 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 premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

If your yearly income in 2	2020 (for what you pay in 2022) was		You pay each month (in 2022)
File individual tax return	File joint tax return	File married & separate tax return	
\$91,000 or less	\$182,000 or less	\$91,000 or less	\$170.10
above \$91,000 up to \$114,000	above \$182,000 up to \$228,000	Not applicable	\$238.10
above \$114,000 up to \$142,000	above \$228,000 up to \$284,000	Not applicable	\$340.20
above \$142,000 up to \$170,000	above \$284,000 up to \$340,000	Not applicable	\$442.30
above \$170,000 and less than \$500,000	above \$340,000 and less than \$750,000	above \$91,000 and less than \$409,000	\$544.30
\$500,000 or above	\$750,000 or above	\$409,000 or above	\$578.30

#### Part B deductible & coinsurance

In 2022, you pay \$233 for your Part B <u>deductible</u>. After you meet your deductible for the year, you typically pay 20% of the <u>Medicare-Approved Amount</u> for these:

- Most doctor services (including most doctor services while you're a hospital inpatient)
- Outpatient therapy
- Durable Medical Equipment (Dme)

Find out what Part B covers.

Find out what you pay for Part B covered services.

Find out who to call about Medicare options, claims and more.

#### Is my test, item, or service covered?

Type your test, item, or service here

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