

2012 Medicare Deductibles, Copays, and Coinsurance

Medicare Coverage Item	Medicare Pays All But...
Part A (Inpatient / Hospital)	
Part A Deductible	\$1,156*
Coinsurance for hospital days 61 – 90	\$289 / day
Coinsurance for hospital days 91 – 150	\$578 / day
Skilled Nursing Coinsurance days 21 – 100	\$144.50 / day
First 3 pints of blood	\$2,000**
Part B (Outpatient / Doctor)	
Part B Deductible	\$140 once a year
Coinsurance	20% of all charges
Excess***	100% of any excess

* Deductible per Benefit Period. A benefit period begins the day you go to a hospital or skilled nursing facility and ends when you haven't received any care for 60 days in a row. There is no limit to the number of benefit periods you can have.

** Approximate amount based on experience.

*** Excess is the amount that a physician may at their discretion charge in addition to the amount agreed upon by Medicare. This amount is limited to 15% of allowable charges. Only 1-2% of all Medicare claims are processed with excess charge.