

**MEDICARE PART A: 2025**

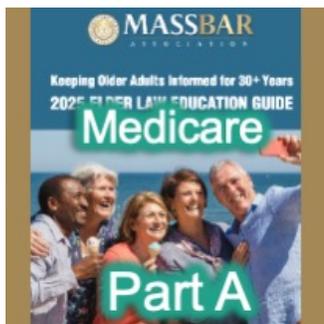
SERVICES	BENEFIT	MEDICARE PAYS	DEDUCTIBLE YOU PAY* You owe this full amount when you are admitted as an inpatient; it is not prorated.
<p><b>Hospitalization:</b></p> <ul style="list-style-type: none"> <li>• Semi-private room and board</li> <li>• General nursing</li> <li>• Other hospital services and supplies (Medicare payments based on benefit periods)</li> </ul> <p>Hospitalization does NOT include Medicare-approved doctors' services; you will pay an additional 20% of that amount while you are an inpatient.</p> <p>Hospitalization includes mental health inpatient stay, with the same benefits. Additionally, you will pay 20% of the Medicare-approved amount for mental health services you get from doctors and other providers while you're a hospital patient.</p>	First 60 days	All but \$1,676	\$1,676 (deductible)
	61 <sup>st</sup> to 90 <sup>th</sup> day	All but \$419 per day	\$419 (co-insurance) per day
	91 <sup>st</sup> to 150 <sup>th</sup> day (lifetime)**	All but \$838 per day	\$838 (co-insurance) per day
	Beyond 90 (or 150 if lifetime is used) days	Nothing	All costs
<p><b>Skilled Nursing Facility Care:</b> (Have to be inpatient for 3 days beforehand)</p> <ul style="list-style-type: none"> <li>• Semi-private room and board</li> <li>• Skilled nursing and rehabilitative services</li> <li>• Other services</li> </ul>	First 20 days	100% of approved amount	Nothing
	Additional 80 days	All but \$209.50 per day	\$209.50/day (co-insurance)
	Beyond 100 days	Nothing	All costs
<p><b>Home Health Care:</b></p> <ul style="list-style-type: none"> <li>• Intermittent skilled nursing care</li> <li>• Physical therapy, speech language, pathology services</li> <li>• Home health aide services</li> <li>• Durable medical equipment (e.g., wheelchairs, hospital beds, oxygen and walkers)</li> <li>• Other services and supplies</li> <li>• No custodial care — Must be recovering</li> </ul>	Unlimited as long as you meet Medicare conditions	<ul style="list-style-type: none"> <li>• 100% of approved amount</li> <li>• 80% of approved amount for durable medical equipment</li> </ul>	<ul style="list-style-type: none"> <li>• Nothing for services</li> <li>• 20% of approved amount for durable medical equipment</li> </ul>
<p><b>Hospice Care:</b></p> <ul style="list-style-type: none"> <li>• Pain and symptom relief</li> <li>• Support services for the management of mental illness</li> <li>• DNR</li> </ul>	For as long as doctor certifies need (6 months to live or less)	All but limited costs for outpatient drugs and inpatient respite care	Limited costs for outpatient drugs (\$5 co-pay) and inpatient respite care (5% of approved amount)

<p><b>Blood:</b> Blood transfusions for inpatients, including SNF, hospice and some home health care.</p>	<p>Check with your provider for costs.</p>	<ul style="list-style-type: none"> <li>• Nothing</li> <li>• All</li> </ul>	<ul style="list-style-type: none"> <li>• Patient must have paid the Part A deductible.</li> </ul>
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Medicare “beneficiaries” receive “medically necessary and reasonable” (least expensive) treatment. Not all services/tests are provided under Medicare.

\* 2025 Part A Monthly premium: Most people don’t pay a monthly premium for Part A (sometimes called “premium-free Part A”). If you or your spouse do not have 40 quarters of credible coverage, you must buy Part A. If you have at least 30 quarters but not 40, you’ll pay up to \$285 each month in 2025, which increases in 2026 and each year thereafter. If you paid Medicare taxes for fewer than 30 quarters, or you are among certain individuals with disabilities who have exhausted other entitlements, you will pay the full the standard Part A premium of \$518 a month in 2025. This premium is paid for the entire time the person is on Medicare Part A. You can work the additional quarters to eliminate the penalty. Request the SSA to update your work record each year.

\*\*You must pay the amounts listed in the “You Pay” column; Medigap insurance will only pay the deductibles and co-insurance, but does not cover services Medicare itself doesn’t cover. For example, Medigap will NOT add days to the skilled nursing benefit; when Medicare stops at 100, so does Medigap.



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