

2020 MEDICARE PART A

Part A is Hospital Insurance can cover costs associated with confinement in a Hospital or Skilled Nursing Facility.

When you are <u>Hospitalized</u> for:	Medicare Covers:	You Pay:
1 – 60 Days	Most confinement costs <u>AFTER</u> the required Medicare Deductible.	\$1,408.00 Deductible
61 – 90 Days	All eligible expenses, <u>AFTER</u> the patient pays a per-day copayment.	\$352.00 per day Copayment as much as \$10,560.00
91 – 150 days	All eligible expenses, <u>AFTER</u> patient pays a per-day copayment. (These are lifetime reserve days which may never be used again.)	\$704.00 per day Copayment as much as \$42,240.00
151 days & more	NOTHING	YOU PAY ALL COSTS
At least 3 days, & enter a Medicare approved Skilled Nursing Facility within 30 days of discharge.	All eligible expense for the first 20 days; then all eligible expenses for days 21 – 100, after patient pays a per-day copayment	AFTER 20 days \$176.00 per day Copayment as much as \$14,080.00

2020 MEDICARE PART B

Part B is Medical Insurance and covers physician services, outpatient care, tests & supplies

On Expenses Incurred for:	Medicare Covers:	You Pay:
<ul style="list-style-type: none"> ❖ Doctor Office Visits ❖ Lab Tests Outside Hospital ❖ Surgeon's Fee ❖ Anesthesiologist's Fee ❖ Doctor Visits – In Hospital ❖ Doctor Visits – Nursing Facility ❖ Ambulance ❖ Speech Therapy 	<p>80% of all “approved” charges AFTER the required Medicare Deductible</p>	<p>\$198.00 Deductible PLUS 20% of all “Approved Charges Plus 100%* of any charges above the amount “approved” by Medicare</p>
<p>Preventative Services</p>	<p>100%</p>	<p>NOTHING</p>

*On all Medicare-covered expenses, a doctor or health care provider may agree to accept Medicare “assignment.” This means the patient will not be required to pay any expenses in excess of Medicare’s “approved” charge. The patient pays only 20% of the “approved” charge not paid by Medicare.

Physicians who do not accept “assignment” of a Medicare claim are limited as to the amount they can charge for covered services. In 2020, the most a physician can charge for services covered by Medicare is 115% of the fee schedule amount for non-participating physicians.

Medicare Part B Premium for 2020 enrollees is \$144.60 each month.