



CMS Issues 2022 Medicare Premiums, Deductibles, and Coinsurance Amounts

November 2021

On November 12, 2021, the Centers for Medicare & Medicaid Services (CMS) released the 2022 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs.

Medicare Part B Premiums/Deductibles

Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A. The standard monthly premium for Medicare Part B enrollees will be \$170.10 for 2022, an increase of \$21.60 from \$148.50 in 2021. The annual deductible for all Medicare Part B beneficiaries is \$233 for 2022, an increase of \$30 from the annual deductible of \$203 in 2021.

Medicare Part B Income-Related Monthly Adjustment Amounts

Since 2007, a beneficiary's Part B monthly amount is based on his or her income. These income-related premium adjustment amounts affect roughly 7 percent of people with Medicare Part B. The 2022 Part B total premiums for high-income beneficiaries are shown in the following table:

Beneficiaries who file individual tax returns with income:	Beneficiaries who file joint tax returns with income:	Income-related monthly adjustment amount:	Total monthly premium amount:
Less than or equal to: \$91,000	Less than or equal to \$182,000	\$0.00	\$170.10
Greater than \$91,000 and less than or equal to \$114,000	Greater than \$182,000 and less than or equal to \$228,000	\$68.00	\$238.10
Greater than \$114,000 and less than or equal to \$142,000	Greater than \$228,000 and less than or equal to \$284,000	\$170.10	\$340.20
Greater than \$142,000 and less than or equal to \$170,000	Greater than \$284,000 and less than or equal to \$340,000	\$272.20	\$442.30
Greater than \$170,000 and less than \$500,000	Greater than \$340,000 and less than \$750,000	\$374.20	\$544.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$408.20	\$578.30

Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses:	Income-related monthly adjustment amount:	Total monthly premium amount:
Less than or equal to \$91,000	\$0.00	\$170.10
Greater than \$91,000 and less than \$409,000	\$374.20	\$544.30
Greater than or equal to \$409,000	\$408.20	\$578.30

Medicare Part A

The Medicare Part A deductible and coinsurance amounts are shown in the following table:

Part A Deductible and Coinsurance Amounts for Calendar Years 2021 and 2022 by Type of Cost Sharing		
	2021	2022
Inpatient hospital deductible	\$1,484	\$1,556
Daily coinsurance for 61 st –90 th Day	\$371	\$389
Daily coinsurance for lifetime reserve days	\$742	\$778
Skilled Nursing Facility coinsurance	\$185.50	\$194.50

Enrollees age 65 and over who have fewer than 40 quarters of coverage and certain persons with disabilities pay a monthly premium in order to voluntarily enroll in Medicare Part A. Individuals who have had at least 30 quarters of coverage or were married to someone with at least 30 quarters of coverage may buy into Part A at a reduced monthly premium rate, which will be \$274 in 2022, a \$15 increase from 2021. Certain uninsured aged individuals who have less than 30 quarters of coverage and certain individuals with disabilities who have exhausted other entitlement will pay the full premium, which will be \$499 a month in 2022, a \$28 increase from 2021.

Resources

The CMS fact sheet is available [here](#).

The CMS Notice for 2022 Inpatient Hospital Deductible and Hospital and Extended Care Services Coinsurance Amounts is available [here](#).

The CMS Notice for 2022 Medicare Part B Monthly Actuarial Rates, Premium Rates, and Annual Deductible is available [here](#).



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