



## 2025 Medicare Costs Sheet

<b>Part A: (Hospital Insurance) Premium</b>	
Most people do not pay a monthly Part A premium because they or a spouse has 40 or more quarters of Medicare-covered employment.	\$ 0.00
The Part A premium per month for people having 30-39 quarters of Medicare-covered employment.	\$285.00
The Part A premium per month for people who are not otherwise eligible for premium-free hospital insurance and have less than 30 quarters of Medicare-covered employment.	\$518.00
<b>Part B: (Medical Insurance) Premium</b>	
If your income in 2022 was above \$97,000 (single) or \$194,000 (married couple), then your Medicare Part B premium may be higher	\$185
<b>*Medicare Deductible and Coinsurance Amounts</b>	
<b>Part A:</b> (pays for inpatient hospital, skilled nursing facility, and some home health care) For each benefit period Medicare pays all covered costs except the Medicare Part A deductible during the first 60 days and coinsurance amounts for hospital stays that last beyond 60 days and no more than 150 days.	\$1,676.00
<b>* For each benefit period you pay:</b>	
Total for a hospital stay of 1-60 days	\$1,676.00
Per day for days 61-90 of a hospital stay	\$419.00
Per day for days 91-150 of a hospital stay (Lifetime Reserve Days)	\$838.00
All costs for each day beyond 150 days	
<b>* Skilled Nursing Facility Co-insurance</b>	
Per day for days 1-20 each benefit period	\$0.00
Per day for days 21 through 100 each benefit period	\$209.50
<b>* Part B:</b> Annual deductible covers Medicare eligible physician services, outpatient hospital services, certain home health services, durable medical equipment. Note: You pay 20% of the Medicare-approved amount for services after you meet the \$257.00 annual deductible.	\$257
<b>Part D: TN Benchmark \$45.00</b>	
Deductible- Maximum	\$590.00
In-network Out of Pocket Maximum	\$2,000
<b>LIS Co-payments:</b>	
Institutionalized	\$1.60/\$4.80
Up to or at 100% FPL	\$4.90/\$12.15
Other LIS	5%
Partial LIS Deductible/Cost-Sharing – distinction removed by IRA § 11404 in 2024	n/a

- Co-insurance may vary if enrolled in a Medicare Advantage Plan.

## Part B Premium Cost Coverage IRMMA

Individual	Couples	2025 Premium
Equal to or Below \$106,000	Equal to or Below \$212,000	\$185.00
\$106,001 - \$133,000	\$212,001 - \$266,000	\$259.00
\$133,001 - \$167,000	\$266,001 - \$334,000	\$370.00
\$167,001 - \$200,000	\$334,001 - \$400,000	\$480.90
\$200,001 - \$500,000	\$400,001-\$750,000	\$591.90
Above \$500,001	Above \$750,001	\$628.90

### Income Related Monthly Adjustment Amount

### Part D-IRMAA – The Cost

Individual	Couples	2025 Amount			
		Individual		Couples	
Income Level / Tax Returns		Individual		Couples	
Equal to or Below \$106,000	Equal to or Below \$212,000	Tier 0	\$0	Tier 0	\$0
\$106,001 - \$133,000	\$212,001 - \$266,000	Tier 1	\$13.70	Tier 1	\$13.70
\$133,001 - \$167,000	\$266,001 - \$334,000	Tier 2	\$35.30	Tier 2	\$35.30
\$167,001 - \$200,000	\$334,001 - \$400,000	Tier 3	\$57.00	Tier 3	\$57.00
\$200,001 - \$500,000	\$400,001-\$750,000	Tier 4	\$78.60	Tier 4	\$78.60
Above \$500,001	Above \$750,001	Tier 5	\$85.80	Tier 5	\$85.80

### Part D Premium Subsidy:

Federal Poverty Level	% of Subsidy	\$ of Help Toward Premium	Plan Finder Language
Up to 135% - 149%	100%	\$35.16	Full Benefit Dual \$1.60 / \$4.80 -Level 2 , Full Extra Help OR Partial Extra Help (depending on asset level) \$4.90 / \$12.15 -Level 2
150% or more	None	None	No Subsidy

**\*\*Changed in 2024 – Partial LIS distinction removed by IRA § 11404\*\***

	<b>LEVEL II 100% QMB</b>	<b>LEVEL I 120 % SLMB</b>	<b>135% FPL QI-1</b>	<b>150% FPL Extra Help</b>
<b>Income*</b> (Social Security, pension, wages) *Includes \$20 general exclusion	\$1,324 – single \$1,782 – married	\$1,584 – single \$2,134 - married	\$1,780 – single \$2,398 - married	\$1,976 – single \$2,663 – married
<b>Resources</b> (Includes \$1,500 per person for burial cost)	\$9,660 – single \$14,470 - married	\$9,660 – single \$14,470 - married	\$9,660 – single \$14,470 - married	

Resources include \$1,500 burial allowance

\*Income includes \$20 general exclusion



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