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**Medicare premiums and coinsurance rates for 2009****Enter Here**

What are the Medicare premiums and coinsurance rates for 2009?

**Answer**

The following is a listing of the Medicare premium, deductible, and coinsurance rates that will be in effect in 2009:

**Medicare Premiums for 2009:****Part A: (Hospital Insurance) Premium**

- Most people do not pay a monthly Part A premium because they or a spouse has 40 or more quarters of Medicare-covered employment.
- The Part A premium is \$244.00 per month for people having 30-39 quarters of Medicare-covered employment.
- The Part A premium is \$443.00 per month for people who are not otherwise eligible for premium-free hospital insurance and have less than 30 quarters of Medicare-covered employment.

**Part B: (Medical Insurance) Premium**

\$96.40 per month\*

**Medicare Deductible and Coinsurance Amounts for 2009:**

**Part A:** (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 (2009 = \$1,068) during the first 60 days and coinsurance amounts for hospital stays that last beyond 60 days and no more than 150 days.

**For each benefit period you pay:**

- A total of \$1,068 for a hospital stay of 1-60 days.
- \$267 per day for days 61-90 of a hospital stay.
- \$534 per day for days 91-150 of a hospital stay (Lifetime Reserve Days).
- All costs for each day beyond 150 days

**Skilled Nursing Facility Coinsurance**

- \$133.50 per day for days 21 through 100 each benefit period.

**Part B:** (covers Medicare eligible physician services, outpatient hospital services, certain home health services, durable medical equipment)

- \$135.00 per year. (Note: You pay 20% of the Medicare-approved amount for services after you meet the \$135.00 deductible.)

Additional information about the Medicare premiums, deductibles, and coinsurance rates for 2009 is available in the September 19, 2008 Fact Sheet titled, "**CMS Announces Medicare Premiums, Deductibles for 2009**" on the **www.cms.gov** website.

**\*Note:** If your income is above \$85,000 (single) or \$170,000 (married couple), then your Medicare Part B premium may be higher than \$96.40 per month. For additional details, see our FAQ titled: "**Medicare Part B Monthly Premiums in 2009**"