



## Update to Medicare Deductible, Coinsurance and Premium Rates for Calendar Year (CY) 2022

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Related Change Request (CR) Number: 12507

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Implementation Date: January 3, 2022

### Provider Types Affected

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This MLN Matters Article is for physicians, other providers, and suppliers submitting claims to Medicare Administrative Contractors (MACs) for services they provide to Medicare patients.

### Provider Action Needed

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In this Article, you'll learn about new Calendar Year (CY) 2022:

- Medicare rates
- Part A and B Deductible and Coinsurance Rates
- Part A and B Premium Amounts

Make sure your billing staff knows about these changes.

### Background

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Patients who use covered Part A services may be subject to deductible and coinsurance requirements. Medicare subtracts an inpatient hospital deductible amount from the amount payable to the hospital for inpatient hospital services it provides in a spell of illness.

When a patient gets such services for more than 60 days during a spell of illness, they're responsible for a coinsurance amount equal to one-fourth of the inpatient hospital deductible per-day for the 61st-90th day in the hospital. A patient has 60 lifetime reserve days of coverage, which they may use after the 90th day in a spell of illness. The coinsurance amount for these days is equal to one-half of the inpatient hospital deductible.

A patient is responsible for a coinsurance amount equal to one-eighth of the inpatient hospital deductible per day for the 21st-100th day of Skilled Nursing Facility (SNF) services provided during a spell of illness.

Most individuals age 65 and older, and many disabled individuals under age 65, have Part A Health Insurance (HI) benefits without a premium payment. The Social Security Act says that

certain aged and disabled persons who aren't insured may voluntarily enroll, but must pay a monthly premium. Since 1994, voluntary enrollees may qualify for a reduced premium if they have 30-39 quarters of covered employment. When voluntary enrollment takes place more than 12 months after a person's initial enrollment period, Medicare adds a 10% penalty for 2 years for every year they could have enrolled and failed to enroll in Part A.

Under Part B of the Supplementary Medical Insurance (SMI) program, all enrollees pay a monthly premium. Most SMI services are subject to an annual deductible and coinsurance (percent of costs that the enrollee must pay), which are set by statute. When Part B enrollment takes place more than 12 months after a person's initial enrollment period, there's a permanent 10% increase in the premium for each year the patient could have enrolled and failed to enroll.

## **2022 PART A - HOSPITAL INSURANCE (HI)**

### **Part A Deductible**

- \$1,556.00

### **Part A Coinsurance**

- \$389.00 a day for 61st-90th day
- \$778.00 a day for 91st-150th day (lifetime reserve days)
- \$194.50 a day for 21st-100th day (Skilled Nursing Facility (SNF) coinsurance)

### **Part A Base Premium (BP)**

- \$499.00 a month

### **Part A BP with 10% surcharge**

- \$548.90 a month

### **Part A BP with 45% reduction**

- \$274.00 a month (for those who have 30-39 quarters of coverage)

### **Part A BP with 45% reduction and 10% surcharge**

- \$301.40 a month

## 2022 PART B - SUPPLEMENTARY MEDICAL INSURANCE (SMI)

### Part B Standard Premium

- \$170.10 a month

### Part B Deductible

- \$233.00 a year

### Pro Rata Data Amount

- \$150.66 1st month
- \$82.34 2nd month

### Coinsurance

- 20%

## More Information

We issued [CR 12507](#) to your MAC as the official instruction for this change.

For more information, [find your MAC's website](#).

## Document History

Date of Change	Description
December 1, 2021	Initial article released.

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