MEDICARE PART A: 2024					
SERVICES	BENEFIT	MEDICARE PAYS	You pay*		
Hospitalization:	First 60 days	All but \$1,632	\$1,632 (deductible)		
Semi-private room and board	61 st to 90 th day	All but \$408 per	\$408 (co-insurance)		
General nursing		day	per day		
Other hospital services and supplies	91 st to 150 th	All but \$816 per	\$816 (co-insurance)		
(Medicare payments based on benefit	day (lifetime)**	day	per day		
periods)	Beyond 90 (or 150	Nothing	All costs		
Hospitalization does NOT include Medicare-	if lifetime is used)	ÔN	IASSBAR		
approved doctors' services; you will pay an	days	Keeping Older Ad	luits informed for 30+ Years		
additional 20% of that amount while you are an inpatient.			AW EDUCATION GUIDE		
Hospitalization includes mental health		Me	dicare		
inpatient stay, with the same benefits.					
Additionally, you will pay 20% of the			CO.B.		
Medicare-approved amount for mental health		100 A			
services you get from doctors and other			ort A		
providers while you're a hospital patient.			anA		
Skilled Nursing Facility Care:	First 20 days	100% of approved	Nothing		
(Have to be inpatient for 3 days beforehand)		amount	·		
Semi-private room and board	Additional 80 days	All but \$204 per	\$204/day		
Skilled nursing and rehabilitative services		day	(co-insurance)		
Other services	Beyond 100 days	Nothing	All costs		
Home Health Care:	Unlimited as	• 100% of	Nothing for services		
 Intermittent skilled nursing care 	long as you	approved amount	 20% of approved 		
Physical therapy, speech language,	meet Medicare	• 80% of approved	amount for durable		
pathology services	conditions	amount for	medical equipment		
Home health aide services		durable medical			
Durable medical equipment (e.g.,		equipment			
wheelchairs, hospital beds, oxygen and					
walkers)Other services and supplies					
• No custodial care — Must be recovering					
Hospice Care:	For as long as	All but limited	Limited costs for		
Pain and symptom relief	doctor certifies	costs for	outpatient drugs (\$5		
Support services for the management of	need (6 months to	outpatient drugs	co-pay) and inpa-tient		
mental illness	live or less)	and inpatient	respite care (5% of		
• DNR		respite care	approved amount)		
Blood:	• Pints 1–3	Nothing	Patient must pay		
If the hospital or provider does not have to	Pints 4 and	• All	for 1–3 pints or have		
pay for the blood, there is no charge to the	over		them replaced (self		
patient. The charges apply only if the hospital			or usually family		
or provider has to pay.			member)		
Blood paid for or replaced under Part A of			Patient deductible is		
Medicare during the calendar year does not			satisfied at 3 pints.		
have to be paid for or replaced under Part B					
and vice versa.					

Medicare "beneficiaries" receive "medically necessary and reasonable" (least expensive) treatment. Not all services/tests are provided under Medicare.

* 2024 Part A Monthly premium: Most people don't pay a monthly premium for Part A (sometimes called "premium-free Part A"). If you buy Part A, you'll pay up to \$505 each month in 2024. If you paid Medicare taxes for fewer than 30 quarters, the standard Part A premium is \$505 in 2024. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$278 in 2024. This premium is paid for the entire time the person is on Medicare Part A.

**You must pay the amounts listed in the "You Pay" column; Medigap insurance will only pay the deductibles and co-insurance, but does not cover services Medicare itself doesn't cover. For example, Medigap will NOT add days to the skilled nursing benefit; when Medicare stops at 100, so does Medigap.

MASSBAR Return to Medicare Page at Keeping Older Adults Informed for 30- Years MassHealthHELP.com					
Keeping Older Adults Informed for 30+ Years	MassHealthHELP.com				
2024 ELDER LAW EDUCATION GUIDE					
Wedicare					
E al					
Part A					
•					
		•			
•					