

# 2012 Medicare Premiums

## Part A Premium

About 99 percent of Medicare beneficiaries do not pay a premium for Medicare Part A. Individuals who did not work 40 quarters will be responsible for a Part A premium based on the amount of quarters they worked.

|                |             |
|----------------|-------------|
| 0-29 quarters  | \$451/month |
| 30-39 quarters | \$248/month |

## Part B Premium

The monthly standard Medicare Part B premium in 2012 for all Medicare beneficiaries is \$99.90.

As required in the Medicare Prescription Drug, Improvement, and Modernization Act of 2008, the Part B premium a beneficiary pays each month is based on his or her annual income. Specifically, if a beneficiary's "modified adjusted gross income" is greater than the legislated threshold amounts the beneficiary is responsible for a larger portion of the estimated total cost of Part B benefits. In 2012, the Affordable Care Act requires Part D enrollees whose incomes exceed the same thresholds pay a monthly adjustment amount. The monthly Part D adjustment will be taken out of a beneficiary's Social Security check and paid to Medicare. These enrollees will pay the regular plan premium to their Part D plan. Social Security will inform beneficiaries of their adjustment. Appeals procedures will be included.

**The 2012 Part B monthly premium and Part D adjustment amount are based on ones 2010 tax return.**

| an individual tax return, with income:                     | Beneficiaries who file                                     |  | Will pay a                 |                               |
|--|--|--|----------------------------|-------------------------------|
|  | married with a joint tax return, with income:              | Married with a separate tax return from their spouse, with income: | Monthly Part B Premium of: | Monthly Part D Adjustment of: |
| Less than or equal to \$85,000                             | Less than or equal to \$170,000                            | Less than or equal to \$85,000                                     | \$99.90                    | \$0                           |
| Greater than \$85,000 and less than or equal to \$107,000  | Greater than \$170,000 and less than or equal to \$214,000 |  | \$139.90                   | \$11.60                       |
| Greater than \$107,000 and less than or equal to \$160,000 | Greater than \$214,000 and less than or equal to \$320,000 |  | \$199.80                   | \$29.90                       |
| Greater than \$160,000 and less than or equal to \$214,000 | Greater than \$320,000 and less than or equal to \$428,000 | Greater than \$85,000 and less than or equal to \$129,000          | \$259.70                   | \$48.10                       |
| Greater than \$214,000                                     | Greater than \$428,000                                     | Greater than \$129,000   | \$319.70                   | \$66.40                       |