

## 2025 Medicare hospital insurance (Part A) covered services

Services	Benefit	Medicare pays	You pay
<b>Hospitalization</b> Semi-private room and board, general nursing and other hospital services and supplies (Medicare payments based on benefit periods) <i>(See comments 1 &amp; 2)</i>	First 60 days	All but \$1,676	\$1,676 (Deductible per benefit period - <i>see comment 2</i> )
	61st to 90th day	All but \$419/day	\$419/day
	91st to 150th day ( <i>60 reserve days may be used only once</i> )	All but \$838/day	\$838/day
	Beyond 150 days	Nothing	All costs
<b>Skilled Nursing Facility Care</b> Semi-private room and board, skilled nursing and rehabilitative services and other services and supplies (Medicare payments based on benefit periods) <i>(See comments 1 &amp; 2)</i>	First 20 days	100% of approved amount	Nothing
	Next 80 days	All but \$209.50/day	up to \$209.50/day
	Beyond 100 days	Nothing	All costs
<b>Home Health Care</b> Part-time or intermittent skilled care, home health aide services, durable medical equipment and supplies and other services	Unlimited as long as you meet Medicare requirements for home health care benefits	100% of approved amount 80% of approved amount for durable medical equipment	Nothing for services 20% of approved amount for durable medical equipment
<b>Hospice Care</b> Pain relief, symptom management and support services for the terminally ill	For as long as doctor certifies need	All but limited costs for outpatient drugs and inpatient respite care	Limited cost sharing for outpatient drugs and inpatient respite care
<b>Blood♦</b> When furnished by a hospital or skilled nursing facility during a covered stay	Unlimited during a benefit period if medically necessary	All but first 3 pints per calendar year	For first 3 pints

1 - Neither Medicare nor Medigap insurance pay for most nursing home care (See Medicare & You Handbook, pages 26, 56).

2 - A benefit period starts the first day you receive a Medicare-covered service in a qualified hospital. It ends when you've been out of a hospital (or other facility that provides skilled nursing or rehab services) for 60 days in a row. It also ends if you stay in a facility (other than a hospital) that provides skilled nursing or rehab services, but do not receive any skilled care there for 60 days in a row. If you enter a hospital again after 60 days, a new benefit period starts. This also applies to mental health in-patient stays. (See Medicare & You Handbook, pages 27-29 and 119).

♦ If the hospital gets blood from a blood bank at no charge, you won't pay for replacing it. If the hospital buys blood for you, you must either pay the hospital costs for the first 3 units of blood you get in a calendar year or have the blood donated by you or someone else. (See Medicare & You Handbook, page 26.)

**Premium for Part A:** Most people don't pay a premium, because they (or their spouse) worked for over 40 quarters. If you have fewer than 30 quarters of coverage, you pay \$518/mo. For 30-39 quarters of coverage, you pay \$285/month (Note: These numbers were not available at the time of printing for the 2025 Medicare & You book.)

## 2025 Medicare medical insurance (Part B) covered services

Services	Benefit	Medicare pays	You pay
<b>Medical Expenses</b> Doctor services, inpatient and outpatient medical and surgical services and supplies, physical and speech therapy, diagnostic tests, durable medical equipment, most outpatient mental health services, and other services	Unlimited if medically necessary	80% of approved amount (after \$257 deductible)	\$257 deductible* plus 20% of approved amount and limited charges above approved amount**
<b>Clinical Laboratory Services</b> Blood test, urinalysis, and more	Unlimited if medically necessary	Generally 100% of approved amount	Nothing for services
<b>Home Health Care</b> Part-time or intermittent skilled care, home health aide services, durable medical equipment and supplies and other services	Unlimited as long as you meet Medicare requirements	100% of approved amount; 80% of approved amount for durable medical equipment	Nothing for services; 20% of approved amount* for durable medical equipment
<b>Outpatient Hospital Treatment</b> Services for the diagnosis or treatment of an illness or injury	Unlimited if medically necessary	Medicare payment to hospital based on hospital costs	20% of billed amount*
<b>Blood♦</b>	Unlimited during a benefit period if medically necessary	80% of approved amount (after \$257 deductible and starting with 4th pint)	First 3 pints plus 20% of approved amount for additional pints♦*

\* After you pay the yearly deductible of \$257, you typically pay 20% of the Medicare-approved amount for most doctor services, outpatient therapy and durable medical equipment for the rest of the year.

\*\* Federal law limits charges for physician services.

♦ If the hospital gets blood from a blood bank at no charge, you won't pay for replacing it. If the hospital buys blood for you, you must either pay the hospital costs for the first 3 units of blood you get in a calendar year or have the blood donated by you or someone else.

Monthly Part B premium: The standard Part B premium amount in 2025 is \$185 (or higher depending on your income). However, a small number of people who get Social Security benefits will pay less due to the "hold harmless" provision. Social Security will tell you the exact amount you'll pay. For more information, go to: [www.medicare.gov/basics/costs/medicare-costs](http://www.medicare.gov/basics/costs/medicare-costs)

We attempt to provide the most current information possible. Due to frequent changes, always check with Medicare at [www.medicare.gov](http://www.medicare.gov) or at 1-800-MEDICARE (1-800-633-4227) for the latest premiums and deductibles. If you want personalized help, call SHIBA at 1-800-562-6900 and ask to speak with a SHIBA counselor in our area.