

MEDICARE BENEFITS AND COST-SHARING REQUIREMENTS, 2007

PART A	
Deductible	\$992 per benefit period
Inpatient hospital	
Days 1-60	No coinsurance
Days 61-90	\$248 per day
Days 91-150	\$496 per day
After 150 Days	\$496 per day for 60 lifetime reserve days
Skilled nursing facility	
Days 1-20	No coinsurance
Days 21-100	\$124 per day
After 100 Days	Not covered
Home Health	No coinsurance; no limit on number of visits;
Hospice	Copayment of up to \$5 for outpatient drugs and 5% coinsurance for inpatient respite care
Inpatient psychiatric hospital	Up to 190 days in a lifetime
PART B	
Deductible	\$131
Physician and other medical services	
MD accepts assignment	20% coinsurance
MD does not accept assignment	20% coinsurance, plus up to 15% above the Medicare-approved fee
Outpatient hospital care	20% coinsurance
Ambulatory surgical services	20% coinsurance
Diagnostic tests, X-rays, and lab services	20% coinsurance
Durable medical equipment	20% coinsurance
Physical, occupational, and speech therapy	20% coinsurance; benefit limit of \$1,780
Clinical diagnostic laboratory services	No coinsurance
Home health care	No coinsurance; no limit on number of visits
Outpatient mental health services	50% coinsurance
One-time "Welcome to Medicare" physical	20% coinsurance
Preventive services	
Flu shots, Pneumococcal vaccines	No coinsurance; one flu shot per flu season limit
Hepatitis B vaccine; colorectal and prostate cancer screenings; pap smears; mammograms; abdominal aortic aneurysm (AAA) screenings	Deductible and coinsurance waived for certain preventive services such as colorectal cancer screenings and AAA screenings
Bone mass measurement, diabetes monitoring; glaucoma screening	20% coinsurance
PART D	
Information below applies to the standard Part D benefit design in 2007. Benefits and cost-sharing requirements typically vary across plans. Beneficiaries receiving low-income subsidies pay reduced cost-sharing amounts.	
Deductible	\$265
Initial coverage (up to \$2,400 in drug costs)	25% coinsurance
Coverage gap or "doughnut hole"	100% coinsurance (no coverage)
Catastrophic coverage (above \$3,850 in out-of-pocket spending)	5% coinsurance