

Medicare Cost Changes for 2009

Below, Allsup provides a summary of the [Medicare](#) cost changes for 2009:

Medicare Section	Monthly Premium	Annual Deductible	Other Considerations
Part A	Increase: Premium rises 4.7 percent to \$443 from \$423 for certain individuals with disabilities that have fewer than 30 quarters of Medicare-covered employment; and 4.7 percent to \$244 for those with 30-39 quarters of coverage. Most other Medicare beneficiaries do not have a Part A premium because they have at least 40 quarters of Medicare-covered employment.	Increase: Deductibles increase about 4.3 percent; this includes a \$44 increase to \$1,068 for inpatient hospital admittance; the deductible for each day of inpatient hospital care increases to \$267 from \$256 for days 61-90 and to \$534 from \$512 for days 91-150.	Co-payments apply.
Part B	Unchanged: \$96.40 for those with income of \$85,000 or less or married couples with income of \$170,000 or less. (In 2008, income levels were \$82,000 and \$164,000, respectively.)	Unchanged: \$135; individuals are responsible for 20 percent of out-of-pocket expenses after the \$135 deductible is met.	Acquiring Medigap insurance can help minimize expenses not covered; however this is not an option for people with disabilities because Medigap does not cover pre-existing conditions. Co-payments also apply.
Part D	Increase: Prescription drug premiums will increase an average of 12 percent to \$28.	Increase: The deductible increases 7.3 percent to \$295 from \$275.	Donut hole: The gap in coverage begins when prescription drug costs reach \$2,700. The person then must pay 100 percent of his out-of-pocket costs for the next \$1,650. Medicare coverage resumes after total costs reach \$4,350. Co-payments apply.

Source: [Allsup](#)

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