

# What Does Medicare Part B Cover

## What Is Covered

Medicare covers services (like lab tests, surgeries, and doctor visits) and supplies (like wheelchairs and walkers) considered medically necessary to treat a disease or condition. If you're in a Medicare Advantage Plan or other Medicare plan, you may have different rules, but your plan must give you at least the same coverage as Original Medicare. Some services may only be covered in certain settings or for patients with certain conditions.

\*Part B has a monthly premium of \$134.00.

**\*Most people pay a monthly part B premium of \$134.00. If your income is above certain levels, you may pay a higher amount based on the amount of your income. This is called Income Related Monthly Adjustment Amount, or IRMAA. Below is the IRMAA chart for 2018/2019.**

If your yearly income in 2016 (for what you pay in 2018) was			You pay each month (in 2018)
File individual tax return	File joint tax return	File married & separate tax return	
\$85,000 or less	\$170,000 or less	\$85,000 or less	\$134
above \$85,000 up to \$107,000	above \$170,000 up to \$214,000	Not applicable	\$187.50
above \$107,000 up to \$133,500	above \$214,000 up to \$267,000	Not applicable	\$267.90
above \$133,500 up to \$160,000	above \$267,000 up to \$320,000	Not applicable	\$348.30
above \$160,000	above \$320,000	above \$85,000	\$428.60

## Part B covers 2 types of services

- **Medically necessary services:** Services or supplies that are needed to diagnose or treat your medical condition and that meet accepted standards of medical practice. These services have a calendar year deductible of \$183.00. Once you have paid \$183.00 for the calendar year, you pay 20% and Medicare pays 80% of the bills for outpatient services.
- **Preventive services:** Health care to prevent illness (like the flu) or detect it at an early stage, when treatment is most likely to work best.

You pay nothing for most preventive services if you get the services from a health care provider who accepts Medicare assignment.

## Part B covers things like:

- Clinical research
- Ambulance services
- Durable medical equipment (DME)
- Mental health (Inpatient, Outpatient, Partial hospitalization)
- Getting a second opinion before surgery
- Limited outpatient prescription drugs