<table>
<thead>
<tr>
<th>Medicare Part A – Hospital Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premium</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Inpatient Hospital Deductible</strong></td>
</tr>
<tr>
<td><strong>Copayment</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td><strong>Skilled Nursing Facility Copay</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Medicare Part B – Medicare Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Premium</strong></td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
</tr>
<tr>
<td><strong>Co-insurance</strong></td>
</tr>
</tbody>
</table>

Individuals who do not qualify for premium-free Part A can purchase it. Those with 30-39 quarters of coverage can purchase Part A for $278/month. Individuals with less than 30 quarters of coverage can purchase Part A for $506/month.
## Medicare Part B and Part D Income-Related Monthly Adjustment Amounts (IRMAA) in 2023 for Higher Income Medicare Beneficiaries

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals with a MAGI of $97,000 or less or Married couples with a MAGI of $194,000 or less</td>
<td>2023 Standard Premium = $164.90</td>
<td>Your Plan Premium</td>
</tr>
<tr>
<td>Individuals with a MAGI $97,000 - $123,000 or Married couples with a MAGI $194,000 - $246,000</td>
<td>$230.80</td>
<td>Your Plan Premium + $12.20</td>
</tr>
<tr>
<td>Individuals with a MAGI $123,000 - $153,000 or Married couples with a MAGI $246,000 - $306,000</td>
<td>$329.70</td>
<td>Your Plan Premium + $31.50</td>
</tr>
<tr>
<td>Individuals with a MAGI $153,000 - $183,000 or Married couples with a MAGI $306,000 - $366,000</td>
<td>$428.60</td>
<td>Your Plan Premium + $50.70</td>
</tr>
<tr>
<td>Individuals with a MAGI $183,000 - $500,000 or Married couples with a MAGI $366,000 - $750,000</td>
<td>$527.50</td>
<td>Your Plan Premium + $70.00</td>
</tr>
<tr>
<td>Individuals with a MAGI greater than $500,000 or Married couples with a MAGI greater than $750,000</td>
<td>$560.50</td>
<td>Your Plan Premium + $76.40</td>
</tr>
<tr>
<td>Married filing separately with a MAGI less than $97,000</td>
<td>$164.90</td>
<td>Your plan premium</td>
</tr>
<tr>
<td>Married filing separately with a MAGI $97,000 - $403,000</td>
<td>$527.50</td>
<td>Your Plan Premium + $70.00</td>
</tr>
<tr>
<td>Married filing separately with a MAGI $403,000 and greater</td>
<td>$560.50</td>
<td>Your Plan Premium + $76.40</td>
</tr>
</tbody>
</table>
Medicare Savings Program - 2023
Monthly Income Limits

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Married Couple</th>
</tr>
</thead>
<tbody>
<tr>
<td>QMB (138% FPL)</td>
<td>$1,677</td>
<td>$2,268</td>
</tr>
<tr>
<td>QI (138% - 186% FPL)</td>
<td>$2,260</td>
<td>$3,057</td>
</tr>
</tbody>
</table>

*Income limits reflect $20 income disregard.
These figures reflect the expanded income limits for the QMB and QI programs which took effect January 1, 2023; the amounts listed are reflective of the 2022 Federal Poverty Levels. The figures will be further adjusted when the 2023 Federal Poverty Levels are approved by New York State.

Extra Help/Low-Income Subsidy Program – 2023
Income and Asset Limits

<table>
<thead>
<tr>
<th></th>
<th>Monthly Income Limit</th>
<th>Asset Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Extra Help (135% FPL)</td>
<td>$1,660 single/ $2,239 married</td>
<td>$10,590 single/ $16,630 married</td>
</tr>
<tr>
<td>Partial Extra Help (150% FPL)</td>
<td>$1,843 single/ $2,485 married</td>
<td>$16,660 single/ $33,240 married</td>
</tr>
</tbody>
</table>

The asset limits listed include the $1,500 burial expense per person.
### Medicare Part D – Prescription Drug Coverage (for those without Extra Help) – 2023

<table>
<thead>
<tr>
<th>Premium</th>
<th>Varies by plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Up to $505</td>
</tr>
<tr>
<td>Initial Coverage Limit</td>
<td>Up to $4,660 in total drug costs (what the plan pays + what the beneficiary pays). Typically one pays a fixed copay (up to 25% of drug costs) until total drug costs reach this amount.</td>
</tr>
<tr>
<td>Coverage Gap</td>
<td>The cost of both generics and brand name meds is subsidized 75% until True Out-of-Pocket (TrOOP) costs reach $7,400.</td>
</tr>
<tr>
<td>Catastrophic Coverage</td>
<td>After True Out-of-Pocket costs reach $7,400, beneficiary pays greater of 5% of cost of drugs or copay of $4.15 generic/$10.35 brand name.</td>
</tr>
</tbody>
</table>


### FULL Extra Help for Medicare Part D – Prescription Drug Coverage - 2023
(Incomes up to 135% FPL and within resource limits)

<table>
<thead>
<tr>
<th>Premium</th>
<th>$0 if benchmark plan (up to $38.90)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Co-pays</td>
<td></td>
</tr>
</tbody>
</table>
  - Incomes up to 100% FPL:  
    $1.45 generic / $4.30 brand name  
  - Incomes over 100% FPL:  
    $4.15 generic / $10.35 brand name |

### PARTIAL Extra Help for Medicare Part D – Prescription Drug Coverage - 2023
(Incomes up to 150% FPL and within resource limits)

<table>
<thead>
<tr>
<th>Premium</th>
<th>Reduced on a sliding scale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>Up to $104</td>
</tr>
<tr>
<td>Co-pays</td>
<td>Pay the lower of 15% of the drug costs or the plan’s cost-sharing.</td>
</tr>
</tbody>
</table>