



Getting Medicare right

# Part B in 2011 What you will pay

**Part B** is Medicare’s outpatient insurance. You must pay a premium each month for this insurance.

**In 2011** there will be no Cost-of-Living Adjustment (COLA). This means that most people will not see an increase in their Social Security benefit in 2011.

The **“hold harmless” provision** of federal law does not allow your Part B premium to increase more than that year’s automatic COLA to your Social Security benefit. Since there will be no increase in the COLA in 2011, most people will not see an increase in their Part B premium. In order for your premium to stay the same, you must meet **all** three criteria below:

1. You are enrolled in Medicare Part B;
2. You receive Social Security benefits in November and December of 2010 **and**
3. You will have premiums directly deducted from your Social Security check in December 2010 and throughout 2011.

## Part B Premiums for 2011

Here is what most people who have income below \$85,000 (\$170,000 for couples) will pay for their Part B premium in 2011.

<b>\$96.40/month</b>	<b>\$110.50/ month</b>	<b>\$115.40/ month</b>
<ul style="list-style-type: none"> <li>• People who have their premiums deducted from their Social Security check starting in or prior to December 2009, throughout 2010, and throughout 2011.</li> </ul>	<ul style="list-style-type: none"> <li>• People who began having their premiums deducted from their Social Security check in or prior to December 2010 and who will continue to have premiums withheld in 2011. This includes individuals new to Medicare in 2010 who had and continue to have their premiums from their Social Security checks.</li> </ul>	<ul style="list-style-type: none"> <li>• New enrollees in 2011</li> <li>• People who did not have their premiums withheld from their Social Security check in 2010.</li> </ul>

People with higher income (more than \$85,000 for individuals and \$170,000 for couples) pay higher premiums and are not subject to the “hold harmless” provision, and their premiums will increase in 2011.

If you have a Medicare Savings Program (MSP), your premium will be \$115.40 in 2011, but your premiums are paid by your state. However, if you lose your MSP mid-year, you will pay \$115.40.