Tanya Feke, MD Medicare Essentials: A Physician Insider Explains the Fine Print Diagnosis Life, LLC

## Medicare Part B: Premium and Deductible Costs in 2023 – Full Benefit

Based on Income Tax Returns in 2021

	Single: < \$97,000 Married Filing Jointly: < \$194,000 Married but Filing Separate: < \$91,000	Single: \$97,000 – \$123,000 Married Filing Jointly: \$194,000 – \$246,000 N/A for Married Filing Separately	Single: \$123,000–\$153,000 Married Filing Jointly: \$246,000–\$306,000 N/A for Married Filing Separately	Single: \$153,000 – \$183,000 Married Filing Jointly: \$306,000 – \$366,000 N/A for Married Filing Separately	Single: \$183,000 – \$500,000 Married Filing Jointly: \$366,000 – \$750,000 Married Filing Separately: \$97,000 – \$403,000	Single: > \$500,000 Married Filing Jointly: > \$750,000 Married Filing Separately: > \$403,000
Monthly Premium + IRMAA	\$164.90	\$230.80	\$329.70	\$428.60	\$527.50	\$560.50
Annual Deductible	\$226	\$226	\$226	\$226	\$226	\$226
Annual Cost without Deductible	\$1,978.80	\$2,769.60	\$3,956.40	\$5,143.20	\$6,330.00	\$6,726.00
Annual Cost with Deductible	\$2,204.80	\$2,995.60	\$4,182.40	\$5,369.20	\$6,556.00	\$6.952.00

A late penalty of 10% is added to the monthly premium for every YEAR of missed enrollment after eligibility, i.e., one year = 10%, two years = 20%, three years = 30% etc.