

Connecticut Original Medicare 2025 Cost-Sharing

Medicare Part A (Inpatient Hospital Coverage)

Deductible

Per Benefit Period Deductible:	\$1,676 per benefit period
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Hospitalization Copays

Days 1-60	\$0 per day
Days 61-90	\$419 per day
Days 91-150	\$838 per day

Skilled Nursing Facility Copays

(After a 3-day qualifying in-patient hospitalization stay)	
Days 1-20	\$0 per day
Days 21-100	\$209.50 per day
Days 100 +	NO Medicare Coverage

Part A Premium

40+ work quarters	\$0
30-39 work quarters	\$285 per month
Fewer than 30 work quarters	\$518 per month

Medicare Part B (Medical Coverage)

Deductible:

Annual Deductible:	\$257 per year
After Deductible, Medicare pays 80% for most covered services	

Part B Premium:

Standard Premium	\$185 per month
Individuals who earn more than \$106,000 per year or married couples who earn more than \$212,000 per year will pay higher Medicare Part B premiums. Contact CHOICES for more information.	



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Medicare Supplemental Plans (also known as MediGap)

Consider purchasing a Medicare Supplemental plan (sold by private insurance companies at an additional monthly cost) to help pay Part A and Part B deductibles, copays, and co-insurance. Plans range in coverage and monthly premiums. Please call CHOICES to compare Medigap plan options.

Medicare Part D

Consider purchasing a Medicare Part D plan (drug coverage) to help pay for prescriptions if *you do not have other creditable drug coverage*. Failure to enroll in a Medicare Part D plan when eligible may result in lifetime late enrollment penalties.

In 2025, there are **16 standalone prescription drug plans** sold in CT, ranging in monthly premiums from **(\$12.40-\$190.80)** and yearly deductibles **(\$0 - \$590)**. Please call CHOICES for more information.

Need help paying for Medicare costs?

There is help to pay for Medicare premiums and cost-sharing for those whose income falls below a certain amount. If your monthly income falls below **\$3,088** for an individual or **\$4,191** for a couple*, you may qualify for the Medicare Savings Program. If you are still working, you may be able to earn more and still qualify. The **Medicare Savings Program** assists individuals with paying the monthly Medicare Part B premium, and may also pay for co-insurance, deductibles, and other Medicare cost-sharing under Medicare Part A and Part B. It also provides financial assistance with Medicare Part D drug costs, through the **Low-Income Subsidy/Extra Help** program. Please call CHOICES for more information.

** MSP income limits effective 3/1/24-2/29/25.*

Need more help understanding Medicare benefits?

Call your local Area Agency on Aging at **1-800-994-9422** and ask to speak with a CHOICES Counselor. CHOICES Counselors help Connecticut's older adults and other people with Medicare understand their Medicare coverage and healthcare options. CHOICES Counselors are highly trained in the field of Medicare eligibility and options and will provide you information *free of charge*. CHOICES counselors do not sell insurance; however, they can provide you the information you need to make an informed decision on your Medicare options.

