

Medicare Part B (Medical Insurance) What Is Part B (Medical Insurance)?



Phone (800) 691-2906

Part B helps cover medically-necessary services like doctors' services, outpatient care, home health services, and other medical services. Part B also covers some preventive services. Check your Medicare card to find out if you have Part B.

How Much Does Part B Cost?

You pay the Part B premium each month. Most people will pay the standard premium amount ([link to current amount?](#)). However, if your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you may pay more.

Your modified adjusted gross income is your taxable income plus your tax exempt interest income. Social Security will notify you if you have to pay more than the standard premium. If you have to pay a higher amount for your Part B premium and you disagree (even if you get Railroad Retirement Board benefits), call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

If you don't sign up for Part B when you are first eligible, you may have to pay a late enrollment penalty.

How You Get Part B

- **If you get benefits from Social Security or the Railroad Retirement Board (RRB)**, in most cases you'll automatically get Part B starting the first day of the month you turn 65. If your birthday is on the first day of the month, your Part B will start the first day of the prior month.
- **If you're under 65 and disabled**, you'll automatically get Part B after you get disability benefits from Social Security or certain disability benefits from the RRB for 24 months. You'll get your Medicare card in the mail about 3 months before your 65th birthday or your 25th month of disability.
- **If you don't want Part B**, follow the instructions that come with the card, and send the card back. If you keep the card, you keep Part B and will pay Part B premiums.
- **If you have ALS (Amyotrophic Lateral Sclerosis, also called Lou Gehrig's disease)**, you automatically get Part B the month your disability benefits begin.

Services Part B Covers

There are two kinds of Part B-covered 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.

Preventive services — Health care to prevent illness or detect it at an early stage, when treatment is most likely to work best (for examples see Medicare & You Handbook).

What You Pay for Part B Services

Costs for Part B services depend on whether you have Original Medicare or are in a Medicare health plan. For some services, there are no costs, but you may have to pay for the doctor's visit. If the Part B deductible applies, you must pay all costs until you meet the yearly Part B deductible before Medicare begins to pay its share. Then, after your deductible is met, you typically pay 20% of the Medicare-approved amount of the service. You can save money if you choose doctors or providers who accept assignment.

Courtesy of Medicare.gov