

U.S. Social Security Totalization Agreements

THURSDAY, JUNE 18, 2020, 1:00-2:50 pm Eastern

IMPORTANT INFORMATION FOR THE LIVE PROGRAM

This program is approved for 2 CPE credit hours. To earn credit you must:

- **Participate in the program on your own computer connection (no sharing)** - if you need to register additional people, please call customer service at 1-800-926-7926 ext. 1 (or 404-881-1141 ext. 1). Strafford accepts American Express, Visa, MasterCard, Discover.
- Listen on-line via your computer speakers.
- Respond to five prompts during the program plus a single verification code.
- To earn full credit, you must remain connected for the entire program.

WHO TO CONTACT DURING THE LIVE PROGRAM

For Additional Registrations:

-Call Strafford Customer Service 1-800-926-7926 x1 (or 404-881-1141 x1)

For Assistance During the Live Program:

-On the web, use the chat box at the bottom left of the screen

If you get disconnected during the program, you can simply log in using your original instructions and PIN.

Social Security

Automatic Determinations In Recent Years

Automatic
Determinations

The tables below provide Social Security program amounts that are automatically adjusted each year according to formulas in the Social Security Act. Column headings link to more detail.

Social Security program amounts determined under automatic adjustment provisions, 2010-2020

Year	COLA (percent)	Average wage index	Contribution and benefit base	Retirement earnings test annual exempt amounts	
				Lower amount	Higher amount
2010	0.0	41,673.83	\$106,800	\$14,160	\$37,680
2011	3.6	42,979.61	106,800	14,160	37,680
2012	1.7	44,321.67	110,100	14,640	38,880
2013	1.5	44,888.16	113,700	15,120	40,080
2014	1.7	46,481.52	117,000	15,480	41,400
2015	0.0	48,098.63	118,500	15,720	41,880
2016	0.3	48,642.15	118,500	15,720	41,880
2017	2.0	50,321.89	127,200	16,920	44,880
2018	2.8	52,145.80	128,400	17,040	45,360
2019	1.6	—	132,900	17,640	46,920
2020	—	—	137,700	18,240	48,600

Year	Dollar amounts in PIA formula		Dollar amounts in maximum family benefit formula		
	First	Second	First	Second	Third
2010	\$761	\$4,586	\$972	\$1,403	\$1,830
2011	749	4,517	957	1,382	1,803
2012	767	4,624	980	1,415	1,845
2013	791	4,768	1,011	1,459	1,903
2014	816	4,917	1,042	1,505	1,962

2015	826	4,980	1,056	1,524	1,987
2016	856	5,157	1,093	1,578	2,058
2017	885	5,336	1,131	1,633	2,130
2018	895	5,397	1,144	1,651	2,154
2019	926	5,583	1,184	1,708	2,228
2020	960	5,785	1,226	1,770	2,309

Year	"Old-law" contribution and benefit base	Earnings needed for a quarter of coverage (or "credit")	Monthly substantial gainful activity amount for ...		Coverage thresholds for ...	
			Blind	Other disabled	Domestic employees	Election workers
2010	\$79,200	\$1,120	\$1,640	\$1,000	\$1,700	\$1,500
2011	79,200	1,120	1,640	1,000	1,700	1,500
2012	81,900	1,130	1,690	1,010	1,800	1,500
2013	84,300	1,160	1,740	1,040	1,800	1,600
2014	87,000	1,200	1,800	1,070	1,900	1,600
2015	88,200	1,220	1,820	1,090	1,900	1,600
2016	88,200	1,260	1,820	1,130	2,000	1,700
2017	94,500	1,300	1,950	1,170	2,000	1,800
2018	95,400	1,320	1,970	1,180	2,100	1,800
2019	98,700	1,360	2,040	1,220	2,100	1,800
2020	102,300	1,410	2,110	1,260	2,200	1,900

Notes:

- Automatic cost-of-living adjustments (COLAs) for OASDI benefits are effective for December of the stated year, first payable in the following January. For SSI, the COLAs are also payable the following January. See table of SSI payment amounts for values back to 1975.
- The contribution and benefit base is the maximum amount of earnings taxable and creditable for benefit computation purposes.
- The retirement test does not apply to beneficiaries over the normal retirement age. The higher exempt amount applies only in the year the worker attains the normal retirement age, and then only for months in that year prior to the month of such attainment. The lower exempt amount applies in years prior to the year the beneficiary attains the normal retirement age.

- The "old-law" contribution and benefit base is the base that would have been in effect in the absence of the 1977 amendments. It has special purposes under the Social Security program, the Railroad Retirement program, and the Employee Retirement Income Security Act of 1974.



Benefits Planner: Retirement

Windfall Elimination Provision (WEP) Online Calculator

If you are expecting to receive a pension based on work not covered by Social Security, (e.g. [federal, state, or local government employment](#)) it may reduce the amount of Social Security benefits we can pay you. Our Windfall Elimination Provision (WEP) Online Calculator can tell you how your benefits may be affected.

You will need to enter all of your earnings taxed by Social Security, which are shown on your online [Social Security Statement](#).

You also need to enter the monthly amount of your pension that was based on work not covered by Social Security. **If all of your pension income is covered by Social Security**, you do not need to use this calculator and you can use the more straightforward [Online Calculator](#) instead.

WEP does not affect benefits for your survivors.

You can learn more about non-covered pensions and WEP in our [Retirement Planner](#) and our [Information for Government Employees](#) webpage.

If you will receive a pension based on work not covered by Social Security but you do not have enough earnings to be insured for Social Security benefits, our [Government Pension Offset \(GPO\) Calculator](#) can tell you how your benefits as a spouse, widow, or widower may be affected.

Please Note:

- The Online Calculator is updated periodically* with new benefit increases and other benefit amounts. Therefore, it is likely that your benefit estimates in the future will differ from those calculated today.
- The Online Calculator works on PCs and Macs with Javascript enabled.
- Some browsers may not allow you to print the table below.

**The most recent calculator update was in February, 2020.*

The Online Calculator temporarily stores information on your local computer while your browser is open. To protect your personal information, you should close your browser after you have finished your estimate.

(To protect your records from unauthorized users, the Online Calculator is not linked to your record of earnings in our database. Instead, we ask you to insert your earnings in the calculator. As we develop more secure authentication procedures in the future, we will insert **your** numbers directly from our earnings database.)

Note: If your birthday is on January 1st, we figure your benefit as if your birthday was in the previous year.

If you qualify for benefits as a Survivor, your full retirement age for survivors benefits may be different.

Date of birth Enter your date of birth as month, day, and year, separated by slashes. (Example: If you were born on May 7, 1950, enter 5/7/1950.)

1/15/1954

Age at retirement

If your current work is covered by Social Security, enter the age, in years and months, when you plan to stop working in Social Security covered employment. If you are not currently working, or your work is not covered by Social Security, enter the age at which you will begin to receive your Social Security benefits and use a zero for your future earnings. Your Social Security covered earnings, even if zero, will be projected forward to that age.

Note: This calculator will accept a stop-work age up to 85. If the age you enter is less than 62, we estimate your benefit at age 62. If the age you enter is at least 62, we use that age when we estimate your benefit.

66 years and 0 months .

Today's dollars or future dollars Your estimated benefit is shown in today's dollars, unless you choose to have it shown in future (inflated) dollars. If you choose future (inflated) dollars, the calculator bases the results on our estimates of how inflation could affect your benefit amount. (Use caution when using inflated dollar estimates to determine other retirement income sources you may need.)

today's dollars ▼

Non-covered pension amount

Enter the monthly amount of your non-covered pension. This is for a Windfall Elimination Provision (WEP) calculation, which should be used only by people who have pensions from work not covered by Social Security. If you do not have a non-covered pension, you should use the [Online Calculator](#), because the WEP calculation could be incorrect.

Annual earnings covered by Social Security

Enter your annual earnings on which you paid Social Security taxes from 1951 to 2019. Do not include earnings from the career in which you earned your non-covered pension.

Notice that years in the chart are shown horizontally rather than vertically. You can tab from year to year and the zeros will be overlaid.

Note: If you were born after 1951, any earnings you enter before your year of birth will be ignored.

1951 earnings:	<input type="text" value="0"/>	1952:	<input type="text" value="0"/>	1953:	<input type="text" value="0"/>
1954:	<input type="text" value="0"/>	1955:	<input type="text" value="0"/>	1956:	<input type="text" value="0"/>
1957:	<input type="text" value="0"/>	1958:	<input type="text" value="0"/>	1959:	<input type="text" value="0"/>
1960:	<input type="text" value="0"/>	1961:	<input type="text" value="0"/>	1962:	<input type="text" value="0"/>
1963:	<input type="text" value="0"/>	1964:	<input type="text" value="0"/>	1965:	<input type="text" value="0"/>
1966:	<input type="text" value="0"/>	1967:	<input type="text" value="0"/>	1968:	<input type="text" value="0"/>
1969:	<input type="text" value="0"/>	1970:	<input type="text" value="0"/>	1971:	<input type="text" value="0"/>
1972:	<input type="text" value="0"/>	1973:	<input type="text" value="0"/>	1974:	<input type="text" value="0"/>
1975:	<input type="text" value="0"/>	1976:	<input type="text" value="0"/>	1977:	<input type="text" value="0"/>
1978:	<input type="text" value="0"/>	1979:	<input type="text" value="0"/>	1980:	<input type="text" value="0"/>

1981:	0	1982:	0	1983:	0
1984:	0	1985:	0	1986:	0
1987:	0	1988:	0	1989:	0
1990:	0	1991:	0	1992:	0
1993:	0	1994:	0	1995:	0
1996:	0	1997:	0	1998:	0
1999:	0	2000:	0	2001:	0
2002:	0	2003:	0	2004:	0
2005:	0	2006:	150000	2007:	150000
2008:	150000	2009:	150000	2010:	150000
2011:	150000	2012:	150000	2013:	150000
2014:	150000	2015:	150000	2016:	150000
2017:	150000	2018:	150000	2019:	150000

Earnings in 2020 covered by Social Security Enter the earnings you will pay Social Security taxes on in 2020. If you will not have any covered employment, leave a zero in this field.

Earnings in 2021 and later covered by Social Security Enter the earnings you will pay Social Security taxes on in 2021. If you will not have any covered employment, leave a zero in this field. The calculator will use this same amount of earnings for each future year up to the year you expect to stop working.

Calculate

Press this button when you have entered all your information. Your estimated monthly benefits will be presented below.

Calculate Benefit

Benefit eligibility

You must have sufficient earnings over a number of years to be insured for benefits. The requirements vary for retirement, disability, and survivor benefits. With the information you provided, these are the benefits you are eligible for:

Retirement insured status:

Disability insured status:

Survivor insured status:

Benefit estimates

Here are your benefit estimates.

Your monthly retirement benefit:

Original pre-WEP benefit was \$1,871.

For the disability and survivors estimates that follow, we assumed you will become disabled or die in 2020. We did not use earnings after 2020 in calculating these estimates.

Your monthly disability benefit:

Your monthly survivor benefits:

Your surviving child:

Your surviving spouse caring for your child:

Your surviving spouse at full retirement age:

Maximum of total family benefits:

If you have an estimate of your monthly Social Security retirement benefit (in future, inflated dollars), you can use the Employee Benefit Research Institute (EBRI), [Ballpark E\\$timate Online](#), to get a basic idea of how much you need to save before you retire.

Create a *my* Social Security Account

Choosing when to retire is an important and personal decision. The best way to start planning for your future is by [creating a *my* Social Security account](#). With *my* Social Security, you can verify your earnings, get your [Social Security Statement](#), and much more – all from the comfort of your home or office.

Note: If your Online Calculator retirement benefit estimate is in "today's dollars," you can still use the Online Calculator. Just go back to "**Today's dollars or future dollars**," select "future (inflated) dollars" and press the "Calculate Benefit" button to update your estimate.



International Programs

Status of Totalization Agreements

Agreements in Force

Legal citations refer to the United States Treaties and Other International Agreements Series (UST) and the Treaties and Other International Acts Series (TIAS), both published by the U.S. Department of State. In the case of agreements that have not yet been published in the UST or TIAS series, citations are to the House of Representatives Document number assigned when the agreements were transmitted to Congress for review.

- [A](#) [B](#) [C](#) [D](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [P](#) [S](#) [U](#)

Country	Agreement	Date of Signing	Effective Date	Legal Citation
	Agreement on Social Security	Sept. 27, 2001	Oct. 1, 2002	TIAS 13169
Australia	Administrative Arrangement for the Implementation of the Agreement on Social Security	Sept. 27, 2001	Oct. 1, 2002	TIAS 13169
	Agreement on Social Security	July 13, 1990	Nov. 1, 1991	TIAS 12037
Austria	Administrative Arrangement for the Implementation of the Agreement on Social Security	July 13, 1990	Nov. 1, 1991	TIAS 12037
	Supplementary Agreement Amending the Agreement on Social Security	Oct. 5, 1995	Jan. 1, 1997	TIAS 12696
	Agreement on Social Security, with Final Protocol	Feb. 19, 1982	July 1, 1984	TIAS 11175
Belgium	Administrative Agreement for the Implementation of the Agreement on Social Security	Nov. 23, 1982	July 1, 1984	TIAS 11175
	Additional Protocol to the Agreement on Social Security	Nov. 23, 1982	July 1, 1984	TIAS 11175

Country	Agreement	Date of Signing	Effective Date	Legal Citation
<u>Brazil</u>	Agreement on Social Security	June 30, 2015	Oct. 1, 2018	H. DOC. NO. 114-186
	Administrative Arrangement for the Implementation of the Agreement on Social Security	June 30, 2015	Oct. 1, 2018	H. DOC. NO. 114-186
<u>Canada</u>	Agreement with Respect to Social Security	March 11, 1981	Aug. 1, 1984	TIAS 10863
	Administrative Arrangement for the Implementation of the Agreement on Social Security	May 22, 1981	Aug. 1, 1984	TIAS 10863
	Supplementary Agreement Amending the Agreement with Respect to Social Security	May 10, 1983	Aug. 1, 1984	TIAS 10863
	Understanding and Administrative Arrangement with the Government of Quebec	March 30, 1983	Aug. 1, 1984	TIAS 10863
	Second Supplementary Agreement Amending the Agreement with Respect to Social Security	May 28, 1996	Oct. 1, 1997	TIAS 12759
<u>Chile</u>	Agreement on Social Security	Feb. 16, 2000	Dec. 1, 2001	TIAS 01-1201
	Administrative Arrangement for the Implementation of the Agreement on Social Security	Feb. 16, 2000	Dec. 1, 2001	TIAS 01-1201
<u>Czech Republic</u>	Agreement on Social Security	Sept. 7, 2007	Jan. 1, 2009	TIAS-09-101.2
	Administrative Arrangement for the Implementation of the Agreement on Social Security	Sept. 7, 2007	Jan. 1, 2009	TIAS-09-101.2
	Supplementary Agreement Amending the Agreement on Social Security Between the United States of America and the Czech Republic	September 23, 2013	May 1, 2016	TIAS 16-501
<u>Denmark</u>	Agreement on Social Security	June 13, 2007	Oct. 1, 2008	TIAS 08-1001.1

Country	Agreement	Date of Signing	Effective Date	Legal Citation
	Administrative Arrangement for the Implementation of the Agreement on Social Security	June 13, 2007	Oct. 1, 2008	TIAS 08-1001.1
	Agreement on Social Security	June 3, 1991	Nov. 1, 1992	TIAS 12105
<u>Finland</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	June 3, 1991	Nov. 1, 1992	TIAS 12105
	Agreement on Social Security	March 2, 1987	July 1, 1988	TIAS 12106
<u>France</u>	Administrative Arrangement Concerning the Application of the Agreement on Social Security	Oct. 21, 1987	July 1, 1988	TIAS 12106
	Agreement on Social Security, with Final Protocol	Jan. 7, 1976	Dec. 1, 1979	TIAS 9542
	Administrative Agreement for the Implementation of the Agreement on Social Security	June 21, 1978	Dec. 1, 1979	TIAS 9542
	Supplementary Agreement Amending the Agreement on Social Security	Oct. 2, 1986	March 1, 1988	TIAS 12115
<u>Germany.</u>	Supplementary Administrative Agreement	Oct. 2, 1986	March 1, 1988	TIAS 12115
	Second Supplementary Agreement Amending the Agreement on Social Security	March 6, 1995	May 1, 1996	TIAS 96-501
	Second Supplementary Administrative Agreement	March 6, 1995	May 1, 1996	TIAS 96-501
	NOTE: The above instruments apply to the territory of the former German Democratic Republic effective October 3, 1990.			
	Agreement on Social Security	June 22, 1993	Sept. 1, 1994	TIAS 94-901
<u>Greece</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	June 22, 1993	Sept. 1, 1994	TIAS 94-901

Country	Agreement	Date of Signing	Effective Date	Legal Citation
	Agreement on Social Security	February 3, 2015	September 1, 2016	TIAS 16-901
<u>Hungary</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	February 3, 2015	September 1, 2016	TIAS 16-901
	Agreement on Social Security	September 27, 2016	March 1, 2019	H. DOC. NO. 115-127
<u>Iceland</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	September 27, 2016	March 1, 2019	H. DOC. NO. 115-127
	Agreement on Social Security	April 14, 1992	Sept. 1, 1993	TIAS 12117
<u>Ireland</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	April 14, 1992	Sept. 1, 1993	TIAS 12117
	Agreement on the Matter of Social Security	May 23, 1973	Nov. 1, 1978	TIAS 9058
<u>Italy</u>	Administrative Protocol for the Implementation of the Agreement on Social Security	Nov. 22, 1977	Nov. 1, 1978	TIAS 9058
	Supplementary Agreement on the Matter of Social Security	April 17, 1984	Jan. 1, 1986	TIAS 11173
	Agreement on Social Security	Feb. 19, 2004	Oct. 1, 2005	TIAS-05-1001
<u>Japan</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	Feb. 19, 2004	Oct. 1, 2005	TIAS-05-1001
	Agreement on Social Security	March 13, 2000	April 1, 2001	TIAS 01-401
<u>Korea (South)</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	March 13, 2000	April 1, 2001	TIAS 01-401

Country	Agreement	Date of Signing	Effective Date	Legal Citation
	Agreement on Social Security	Feb. 12, 1992	Nov. 1, 1993	TIAS 12119
<u>Luxembourg</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	Feb. 12, 1992	Nov. 1, 1993	TIAS 12119
<u>Mexico</u>	Agreement on Social Security	June 29, 2004	none	none
	Agreement on Social Security	Dec. 8, 1987	Nov. 1, 1990	TIAS 03-501
	Administrative Arrangement for the Implementation of the Agreement on Social Security	Dec. 8, 1987	Nov. 1, 1990	TIAS 03-501
<u>Netherlands</u>	Protocol to the Agreement on Social Security	Dec. 7, 1989	Nov. 1, 1990	TIAS 03-501
	Second Protocol to the Agreement on Social Security	Aug. 30, 2001	May 1, 2003	TIAS 03-501
	Agreement on Social Security	Jan. 13, 1983	July 1, 1984	TIAS 10818
	Administrative Agreement for the Implementation of the Agreement on Social Security	Jan. 13, 1983	July 1, 1984	TIAS 10818
<u>Norway</u>	Agreement on Social Security	Nov. 30, 2001	Sept. 1, 2003	TIAS 13177
	Administrative Agreement for the Implementation of the Agreement on Social Security	Nov. 30, 2001	Sept. 1, 2003	TIAS 13177
	NOTE: On Sept. 1, 2003, a new U.S.-Norwegian agreement entered into force and replaced the original U.S.-Norwegian agreement of January 13, 1983. The new agreement updates and revises a number of provisions in the original agreement.			
	Agreement on Social Security	April 1, 2008	Mar. 1, 2009	TIAS-09-301
<u>Poland</u>	Administrative Agreement for the Implementation of the Agreement on Social Security	April 1, 2008	Mar. 1, 2009	TIAS-09-301
<u>Portugal</u>	Agreement on Social Security	March 30, 1988	Aug. 1, 1989	TIAS 12121

Country	Agreement	Date of Signing	Effective Date	Legal Citation
	Administrative Arrangement for the Implementation of the Agreement on Social Security	March 30, 1988	Aug. 1, 1989	TIAS 12121
	Agreement on Social Security	Dec. 10, 2012	May 1, 2014	TIAS 14-501
<u>Slovak Republic</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	Dec. 10, 2012	May 1, 2014	TIAS 14-501
	Agreement on Social Security	January 17, 2017	February 1, 2019	H. DOC. NO. 115-125
<u>Slovenia</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	January 17, 2017	February 1, 2019	H. DOC. NO. 115-125
	Agreement on Social Security	Sept. 30, 1986	April 1, 1988	TIAS 12123
<u>Spain</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	Sept. 30, 1986	April 1, 1988	TIAS 12123
	Agreement on Social Security	May 27, 1985	Jan. 1, 1987	TIAS 11266
<u>Sweden</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	May 27, 1985	Jan. 1, 1987	TIAS 11266
	Supplementary Agreement Amending the Agreement on Social Security	June 24, 2004	Nov. 1, 2007	TIAS-07-1101
<u>Switzerland</u>	Agreement on Social Security, with Final Protocol	July 18, 1979	Nov. 1, 1980	TIAS 9830
	Administrative Agreement for the Implementation of the Agreement on Social Security	December 20, 1979	Nov. 1, 1980	TIAS 9830
	Supplementary Agreement Amending the Agreement on Social Security	June 1, 1988	Oct. 1, 1989	TIAS 12126

Country	Agreement	Date of Signing	Effective Date	Legal Citation
	Supplementary Administrative Agreement	June 1, 1988	Oct. 1, 1989	TIAS 12126
	Agreement on Social Security	December 3, 2012	August 1, 2014	TIAS 14-801
	Administrative Agreement for the Implementation of the Agreement on Social Security	December 3, 2012	August 1, 2014	TIAS 14-801
	NOTE: On August 1, 2014 a new U.S.-Swiss agreement entered into force and replaced the original and supplementary U.S.-Swiss agreements of 1979 and 1988. The new agreement updates and revises a number of provisions in the original agreement.			
	Agreement on Social Security	Feb. 13, 1984	Jan. 1, 1985	TIAS 11086
	NOTE: The agreement with the U.K. entered into force in stages. The provisions of the agreement to eliminate double Social Security taxation became effective January 1, 1985. The provisions which permit persons who meet certain conditions to use their work in both countries to qualify for benefits became effective January 1, 1988.			
<u>United Kingdom</u>	Administrative Agreement for the Implementation of the Agreement on Social Security	Feb. 13, 1984	Jan. 1, 1985	TIAS 11086
	Supplementary Agreement Amending the Agreement on Social Security	June 6, 1996	Sept. 1, 1997	TIAS 12776
	Supplementary Administrative Agreement	June 6, 1996	Sept. 1, 1997	TIAS 12776
	Agreement on Social Security	January 10, 2017	November 1, 2018	H. DOC. NO. 115-102
<u>Uruguay.</u>	Administrative Arrangement for the Implementation of the Agreement on Social Security	January 10, 2017	November 1, 2018	H. DOC. NO. 115-102

Medicare costs at a glance

Listed below are basic costs for people with Medicare. If you want to see and compare costs for specific health care plans, visit the [Medicare Plan Finder](#).

For specific cost information (like whether you've met your deductible, how much you'll pay for an item or service you got, or the status of a claim), visit [MyMedicare.gov](#).

Find out if Medicare covers a specific test, item or service that's not listed under the detailed Medicare cost information section of this page.

2020 costs at a glance	
Part A premium	Most people don't pay a monthly premium for Part A (sometimes called " premium-free Part A "). If you buy Part A, you'll pay up to \$458 each month in 2020. If you paid Medicare taxes for less than 30 quarters, the standard Part A premium is \$458. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$252.
Part A hospital inpatient deductible and coinsurance	<p>You pay:</p> <ul style="list-style-type: none"> \$1,408 deductible for each benefit period Days 1-60: \$0 coinsurance for each benefit period Days 61-90: \$352 coinsurance per day of each benefit period Days 91 and beyond: \$704 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime) Beyond lifetime reserve days: all costs
Part B premium	The standard Part B premium amount is \$144.60 (or higher depending on your income).
Part B deductible and coinsurance	\$198. After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and durable medical equipment (dme)
Part C premium	The Part C monthly premium varies by plan. Compare costs for specific

	Part C plans.
Part D premium	The Part D monthly premium varies by plan (higher-income consumers may pay more). Compare costs for specific Part D plans.

Detailed Medicare cost information for 2020

▼ Medicare Part A (Hospital Insurance) costs

Monthly premium :

[Learn more about Part A costs.](#)

Most people don't pay a monthly premium for Part A (sometimes called "[premium-free Part A](#)"). If you buy Part A, you'll pay up to \$458 each month in 2020. If you paid Medicare taxes for less than 30 quarters, the standard Part A premium is \$458. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$252.

Late enrollment penalty:

- If you don't buy it when you're first eligible, your monthly premium may go up 10%. (You'll have to pay the higher premium for twice the number of years you could have had Part A, but didn't sign up.)

Part A costs if you have Original Medicare

Note

All Medicare Advantage Plans must cover these services. If you're in a Medicare Advantage Plan, costs vary by plan and may be either higher or lower than those in Original Medicare. Review the "[Evidence of Coverage](#)" from your plan.

Home health care

- \$0 for home health care services.
- 20% of the Medicare-approved amount for Durable medical equipment (DME) .

Hospice care

- \$0 for hospice care.
- You may need to pay a copayment of no more than \$5 for each prescription drug and other similar products for pain relief and symptom control while you're at home. In the rare case your drug isn't covered by the hospice benefit, your hospice provider should contact your Medicare drug plan to see if it's covered under Medicare prescription drug coverage (Part D)

- You may need to pay 5% of the Medicare-approved amount for inpatient respite care .
- Medicare doesn't cover room and board when you get hospice care in your home or another facility where you live (like a nursing home).

Hospital inpatient stay

- \$1,408 deductible for each benefit period .
- Days 1–60: \$0 coinsurance for each benefit period.
- Days 61–90: \$352 coinsurance per day of each benefit period.
- Days 91 and beyond: \$704 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime).
- Beyond lifetime reserve days : all costs.

Note

You pay for private-duty nursing, a television, or a phone in your room. You pay for a private room unless it's medically necessary.

Mental health inpatient stay

- \$1,408 deductible for each benefit period .
- Days 1–60: \$0 coinsurance per day of each benefit period.
- Days 61–90: \$352 coinsurance per day of each benefit period.
- Days 91 and beyond: \$704 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime).
- Beyond lifetime reserve days : all costs.
- 20% of the Medicare-approved amount for mental health services you get from doctors and other providers while you're a hospital inpatient.

Note

There's no limit to the number of benefit periods you can have when you get mental health care in a general hospital. You can also have multiple benefit periods when you get care in a psychiatric hospital. Remember, there's a lifetime limit of 190 days.

Skilled nursing facility stay

- Days 1–20: \$0 for each benefit period .
- Days 21–100: \$176 coinsurance per day of each benefit period.

- Days 101 and beyond: all costs.

▼ Medicare Part B (Medical Insurance) costs

Monthly premium:

The standard Part B premium amount in 2020 is \$144.60. Most people pay the standard Part B premium amount. If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

If your yearly income in 2018 (for what you pay in 2020) was			You pay each month (in 2020)
File individual tax return	File joint tax return	File married & separate tax return	
\$87,000 or less	\$174,000 or less	\$87,000 or less	\$144.60
above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	Not applicable	\$202.40
above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	Not applicable	\$289.20
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	Not applicable	\$376.00
above \$163,000 and less than \$500,000	above \$326,000 and less than \$750,000	above \$87,000 and less than \$413,000	\$462.70
\$500,000 or above	\$750,000 and above	\$413,000 and above	\$491.60

Late enrollment penalty:

- In most cases, if you don't sign up for Part B when you're first eligible, you'll have to pay a late enrollment penalty. You'll have to pay this penalty for as long as you have Part B. Your monthly premium for Part B may go up 10% of the standard premium for each full 12-month period that you could have had Part B, but didn't sign up for it. Also, you may have to wait until the General Enrollment Period (from January 1 to March 31) to enroll in Part B. Coverage will start July 1 of that year.

[Learn more about the Part B late enrollment penalty.](#)

Part B costs if you have Original Medicare

Note

All Medicare Advantage Plans must cover these services. If you're in a Medicare Advantage Plan, costs vary by plan and may be either higher or lower than those in Original Medicare. Review the "[Evidence of Coverage](#)" from your plan.

Part B annual deductible:

In 2020, you pay \$198 for your Part B deductible. After you meet your deductible for the year, you typically pay 20% of the Medicare-approved amount for these:

- Most doctor services (including most doctor services while you're a hospital inpatient)
- Outpatient therapy
- Durable medical equipment (DME)

Clinical laboratory services: You pay \$0 for Medicare-approved services.

Home health services:

- \$0 for home health care services.
- 20% of the Medicare-approved amount for durable medical equipment (dme) .

Medical and other services:

- You pay 20% of the Medicare-approved amount for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and Durable medical equipment (DME) .

Outpatient mental health services:

- You pay nothing for your yearly depression screening if your doctor or health care provider accepts assignment.
- 20% of the Medicare-approved amount for visits to your doctor or other health care provider to diagnose or treat your condition. The Part B deductible applies.
- If you get your services in a hospital outpatient clinic or hospital outpatient department, you may have to pay an additional copayment or coinsurance amount to the hospital.

Partial hospitalization mental health services: You pay a percentage of the Medicare-approved amount for each service you get from a doctor or certain other qualified mental health professionals if your health care professional accepts assignment. You also pay coinsurance for each day of partial hospitalization services provided in a hospital outpatient setting or community mental health center, and the Part B deductible applies.

Outpatient hospital services:

- You usually pay 20% of the Medicare-approved amount for the doctor or other health care provider's services. For services that can also be provided in a doctor's office, you may pay more for outpatient services you get in a hospital than you'll pay for the same care in a doctor's office. However, the hospital outpatient copayment for the service is capped at the inpatient deductible amount.
- In addition to the amount you pay the doctor, you'll also usually pay the hospital a copayment for each service you get in a hospital outpatient setting, except for certain preventive services that don't have a copayment. In most cases, the copayment can't be more than the Part A hospital stay deductible for each service.
- The Part B deductible applies, except for certain preventive services . If you get hospital outpatient services in a critical access hospital, your copayment may be higher and may exceed the Part A hospital stay deductible.

▼ **Medicare Part C (Medicare Advantage)**

Monthly premium:

The Part C monthly premium varies by plan.

Deductibles, copayments, & coinsurance:

The amount you pay for Part C deductibles, copayments, and/or coinsurance varies by plan. [Look for specific Part C plan costs](#), and then call the plans you're interested in to get more details.

▼ **Medicare Part D (Medicare prescription drug coverage)**

Monthly premium: The Part D monthly premium varies by plan (higher-income consumers may pay more).

Part D premiums by income

The chart below shows your estimated prescription drug plan monthly premium based on your income as reported on your IRS tax return. If your income is above a certain limit, you'll pay an income-related monthly adjustment amount in addition to your plan premium.

2020

If your filing status and yearly income in 2018 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2020)

\$87,000 or less	\$174,000 or less	\$87,000 or less	your plan premium
above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	not applicable	\$12.20 + your plan premium
above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	not applicable	\$31.50 + your plan premium
above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	not applicable	\$50.70 + your plan premium
above \$163,000 and less than \$500,000	above \$326,000 and less than \$750,000	above \$87,000 and less than \$413,000	\$70.00 + your plan premium
\$500,000 or above	\$750,000 and above	\$413,000 and above	\$76.40 + your plan premium

Late enrollment penalty:

You may owe a late enrollment penalty if, for any continuous period of 63 days or more after your Initial Enrollment Period is over, you go without one of these:

A Medicare Prescription Drug Plan (Part D)

A Medicare Advantage Plan (Part C) (like an HMO or PPO) or another Medicare health plan that offers Medicare prescription drug coverage

Creditable prescription drug coverage

In general, you'll have to pay this penalty for as long as you have a Medicare drug plan. The cost of the late enrollment penalty depends on how long you went without Part D or creditable prescription drug coverage. [Learn more about the Part D late enrollment penalty.](#)

Deductibles, copayments, & coinsurance:

The amount you pay for Part D deductibles, copayments, and/or coinsurance varies by plan. [Look for specific Medicare drug plan costs](#), and then call the plans you're interested in to get more details.

Social Security

Quarter Of Coverage

Automatic Determinations	Latest amount & QC explanation The amount of earnings required for a quarter of coverage (QC) in 2020 is \$1,410. "Quarter of coverage" is a legal term, but you may also see the term "Social Security credit" (or just "credit") used elsewhere. A QC is the basic unit for determining whether a worker is insured under the Social Security program. No matter how high your earnings may be, you can not earn more than 4 QC's in one year.
Employment coverage thresholds	
Wage-indexed amounts	

History

See historical series of earnings needed to earn one quarter of coverage, 1978-2020.

For years before 1978, an individual generally was credited with a quarter of coverage for each quarter in which wages of \$50 or more were paid, or an individual was credited with 4 quarters of coverage for every taxable year in which \$400 or more of self-employment income was earned. Beginning in 1978, employers generally report wages on an annual, instead of quarterly, basis. With this change to annual reporting, the law provided that a quarter of coverage be credited for each \$250 of an individual's total wages and self-employment income for calendar year 1978 (up to a maximum of 4 quarters of coverage for the year). After 1978, the amount of earnings needed for a quarter of coverage changes automatically each year with changes in the national average wage index.

Determination of the quarter of coverage amount for 2020

The law specifies that the quarter of coverage (QC) amount for 2020 is equal to the 1978 amount of \$250 multiplied by

the ratio of the national average wage index for 2018 to that for 1976, or, if larger, the 2019 amount of \$1,360. If the amount so determined is not a multiple of \$10, it shall be rounded to the nearest multiple of \$10.

Calculation details

Amounts in formula	1978 earnings for one QC	\$250
	1976 average wage index	9,226.48
	2018 average wage index	52,145.80
Computation	\$250 times 52,145.80 divided by 9,226.48 equals \$1,412.94, which rounds to \$1,410	
Higher amount	\$1,410 exceeds the amount for 2019, so the earnings needed to earn one QC in 2020 is \$1,410	

Amount of earnings needed to earn one quarter of coverage

<u>Year</u>	<u>Earnings</u>	<u>Year</u>	<u>Earnings</u>	<u>Year</u>	<u>Earnings</u>
1978	\$250	1993	\$590	2008	\$1,050
1979	260	1994	620	2009	1,090
1980	290	1995	630	2010	1,120
1981	310	1996	640	2011	1,120
1982	340	1997	670	2012	1,130
1983	370	1998	700	2013	1,160
1984	390	1999	740	2014	1,200
1985	410	2000	780	2015	1,220
1986	440	2001	830	2016	1,260
1987	460	2002	870	2017	1,300
1988	470	2003	890	2018	1,320
1989	500	2004	900	2019	1,360

1990	520	2005	920	2020	1,410
1991	540	2006	970		
1992	570	2007	1,000		