

# The 6 Gaps in Original Medicare



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Original Medicare provides valuable coverage for beneficiaries, but it's not without its limitations. There are **six critical gaps** in Original Medicare that leave beneficiaries vulnerable to substantial out-of-pocket costs. This guide explores these gaps and helps beneficiaries consider their options for additional protection.

## 1. Part A Deductible - \$1,600 (2023)

Medicare Part A comes with a deductible for hospital stays and certain inpatient services **up to a 60 day stay**. This is an out-of-pocket cost and is not an annual charge, so if you have multiple hospitalizations within a year that are separated by at least 60 days, you **could** have to pay this deductible more than once.

## 2. Extended Hospital Stay Copays

After a 60 day stay, you will be charged a copay for an extended hospital stay. For days 61-90, the copay is \$400/day. For days 91-150, the copay is \$800/day.

## 3. Skilled Nursing Copays

After a three day hospitalization, original Medicare covers skilled nursing care **for a limited period** (20 days), after which copayments are required. For days 21-100, the copay is \$200/day.

## 4. Part B Deductible - \$226 (2023)

Part B of Medicare involves an annual deductible that must be met before Medicare starts covering outpatient services, including doctor visits and preventive care. This is an annual deductible.

## 5. 80/20 Coinsurance

Medicare covers 80% of approved healthcare costs, leaving you responsible for the remaining 20%. This is **uncapped** coinsurance and can lead to significant expenses, especially for high-cost medical treatments.

## 6. Excess Charges (15%)

Though uncommon, physicians may charge up to 15% more than the Medicare-approved amount. This additional cost is borne by the beneficiary.

## How to Cover These Gaps

Addressing these gaps can be achieved through supplemental insurance options like **Medigap plans** or opting for a **Medicare Advantage** plan. It's essential to consider these options with your entire financial situation in mind to protect yourself from unexpected costs. **If you would like to explore your options** for securing additional coverage, **schedule some time** to meet with our team by scanning the QR code below.

Helping Seniors Make **Confident** Medicare Decisions.

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