

Question: If a beneficiary is married and his/her spouse is working, can this have an impact on his/her Medicare? Can this affect Medicare premiums and options?

The amount of a beneficiary's Part B and Part D premiums can be affected by a spouse's income, if the couple's total income is over a certain amount. In addition, eligibility for the Low Income Subsidy ("Extra Help" for Part D) and Medicare Savings Programs can also be affected by spousal income.

2011 Part B Premiums Amounts

Most beneficiaries pay Medicare Part B premiums amounts of \$96.40, \$110.50 or \$115.40 – the amount depends on what year they started receiving Medicare, and whether or not the Social Security Administration withheld their Part B premium from their monthly SSDI benefit payment. In 2010 and 2011, Part B premiums did not increase for those beneficiaries already receiving Medicare and SSDI – because there was no COLA increase in SSDI in those years. For more information on Part B premiums rates in 2011, see the Medicare webpage:

https://questions.medicare.gov/app/answers/detail/a_id/2263/related/1.

Medicare Part B Premiums in 2011

Premium	Income (Single Person)	Income (Couple)
USD 96.40 (if SSA withheld in 2009)		
USD 110.50 (if SSA withheld in 2010)	Up to \$85,000	Up to \$170,000
USD 115.40 (all others)		

When Income is over \$85,000 (Single) or \$170,000 (Married Couple)

A Medicare beneficiary will pay a higher Part B premium if he or she has annual income over \$85,000 (if single) or \$170,000 (if part of a married couple). For married couples, the income of a spouse can affect the amount of Medicare Part B and Part D premiums. More information can be found in the CMS document "[2011 Part B Premium Amounts for Persons with Higher Income Levels](#)."

Medicare beneficiaries who have income over \$85,000 (if single) or \$170,000 (if married) also pay a small additional amount on top of their Part D plans premium.

Low Income Subsidy (Extra Help) and Medicare Savings Programs

Medicare Savings Programs (MSPs) can pay Part B premiums and other Medicare costs (including co-payments and deductibles) for the beneficiary. Qualification is based on the total income and resources of a married couple. Eligibility for the Low Income Subsidy, which helps to pay for Part D prescription drug costs, is also based on a married couple's combined income and resources. For this reason, eligibility for the LIS and MSPs can be affected by the income of a beneficiary's spouse.

Other Medicare Options

Medicare options are not affected by the income of the beneficiary or a spouse. These options can include choosing a Medigap plan or a Medicare Advantage plan. Beneficiaries can receive counseling on Medicare options and other Medicare issues from the State Health Insurance Assistance Program (SHIP). Your state SHIP can be found at <https://shipnpr.shiptalk.org>.

The easy-to-read publication "Medicare & You 2011" provides a wealth of information on Part B premiums and Medicare in general. You can download this from <http://www.medicare.gov/>, and you can call 1-800-MEDICARE to request a hard copy to be mailed to you.