

# 2020 MEDICARE PART B

Part B is Medical Insurance  
and covers physician services, outpatient care, tests and supplies

On expenses  
incurred for:

**Medicare Covers**

**You pay \$198 Annual  
Deductible PLUS**

<b>Medical Expenses</b> Physicians services for in-patient, outpatient medical/surgical services; physical/speech therapy, diagnostic tests	80% of approved amount	20% of approved amount
<b>Clinical Laboratory Services</b> Blood tests, urinalysis	Generally 100% of approved amount	Nothing for services
<b>Home Health Care</b> Part-time or intermittent skilled care, home health aide services, durable medical supplies and other services.	100% of approved amount; 80% of approved amount for durable medical equipment	Nothing for services; 20% of approved amount for durable medical equipment
<b>Outpatient Hospital Treatment</b> Hospital services for the diagnosis or treatment of an illness or injury.	Medicare payment of hospital, based on outpatient procedure payment rates	Co-insurance based on outpatient payment rates
<b>Blood</b>	After first three (3) pints of blood, 80% of approved amount	First three (3) pints plus 20% of approved amount for additional pints

On all Medicare covered expenses, a doctor or other health care provider may agree to accept Medicare "assignment." This means the patient will not be required to pay any expense in excess of Medicare's "approved" charge. The patient pays only 20% of the "approved" charge not paid by Medicare.

Physicians who do not accept assignment of Medicare claim are limited as to the amount they can charge for covered services. In 2008, the most a physician can charge for services covered by Medicare is 115% of the approved amount for non-participating physicians.

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