

HEALTH CARE This section includes information related to Archer medical savings accounts, Health savings accounts, long-term care insurance, Medicare premiums, and the self-employed health insurance deduction.

Archer Medical Savings Accounts (MSAs)*

	2012	2013	2014
Self-Only Coverage			
Minimum annual deductible	\$2,100	\$2,150	\$2,200
Maximum annual deductible	\$3,150	\$3,200	\$3,250
Maximum annual out-of-pocket expenses (other than premiums)	\$4,200	\$4,300	\$4,350
Family Coverage			
Minimum annual deductible	\$4,200	\$4,300	\$4,350
Maximum annual deductible	\$6,300	\$6,450	\$6,550
Maximum annual out-of-pocket expenses (other than premiums)	\$7,650	\$7,850	\$8,000

* Individuals with existing Archer MSAs may continue to fund them if they remain eligible

Health Savings Accounts (HSAs)

	2012	2013	2014
Increase in annual contribution limitation for age 55 or older	\$ 1,000	\$ 1,000	\$ 1,000
Self-Only Coverage			
Minimum annual deductible	1,200	1,250	1,250
Maximum annual out-of-pocket expenses	6,050	6,250	6,350
Maximum monthly contributions is 1/12 of annual deductible	3,100	3,250	3,300
Family Coverage			
Minimum annual deductible	2,400	2,500	2,500
Maximum annual out-of-pocket expenses	12,100	12,500	12,700
Maximum monthly contributions is 1/12 of annual deductible	6,250	6,450	6,550

Maximum Deductible Long-Term Care Premiums (Age at Close of Year)

	2012	2013	2014
40 or less	\$ 350	\$ 360	\$ 370
More than 40, less than 51	660	680	700
More than 50, less than 61	1,310	1,360	1,400
More than 60, less than 71	3,500	3,640	3,720
More than 70	4,370	4,550	4,660
Maximum excludable long-term care per diem	310	320	330

Medicare

Medicare Deductibles				Medicare Part A Premium If Not Fully Insured*			
	2012	2013	2014	Monthly Premium Part A Coverage	2012	2013	2014
Part A deductible	\$1,156	\$1,184	_____	Less than 30 quarters of coverage	\$451	\$441	_____
Part B deductible	\$140	\$147	_____	30 to 39 quarters of coverage	\$248	\$243	_____
Part D deductible	\$320	\$325	\$310				

* About 99% of Medicare beneficiaries do not pay a monthly premium for Part A coverage because they have at least 40 quarters of Medicare-covered employment. However, seniors and certain people under age 65 with disabilities who have fewer than 40 quarters of coverage can obtain Part A coverage by paying a monthly premium.

Medicare B Premiums and Deductibles

MAGI is adjusted gross income plus tax-exempt interest. The Social Security Administration (SSA) generally uses information from the beneficiary's tax return filed *during* the preceding year, so that 2014 premiums are based on income for 2012 that was reported on returns filed in 2013. (If a 2012 return was filed late in 2013, the SSA may use prior year information.) See SSA Publication 05-10536 at www.socialsecurity.gov/pubs/EN-05-10536.pdf. A beneficiary who has a life-changing event that substantially reduces his or her income may appeal the higher premium by submitting Form SSA-44 to the SSA. The form is accessible online at www.ssa.gov/online/ssa-44.pdf.

The following tables report the 2012–2013 premium amounts.

2012 Medicare Part B Premiums				
Modified Adjusted Gross Income				
Single, Head of Household, and Qualifying Widow(er)	Married Filing Jointly	Married Filing Separately	Beneficiary's % of Cost	Beneficiary's Premium
\$85,000 or less	\$170,000 or less	\$85,000 or less	25.00%	\$99.90
\$85,001–\$107,000	\$170,001–\$214,000	N/A	35.00%	\$139.90
\$107,001–\$160,000	\$214,001–\$320,000	N/A	50.00%	\$199.80
\$160,001–\$214,000	\$320,001–\$428,000	\$85,001–\$129,000	65.00%	\$259.70
Above \$214,000	Above \$428,000	Above \$129,000	80.00%	\$319.70

2013 Medicare Part B Premiums

Modified Adjusted Gross Income				
Single, Head of Household, and Qualifying Widow(er)	Married Filing Jointly	Married Filing Separately	Beneficiary's % of Cost	Beneficiary's Premium
\$85,000 or less	\$170,000 or less	\$85,000 or less	25.00%	\$104.90
\$85,001–\$107,000	\$170,001–\$214,000	N/A	35.00%	\$146.90
\$107,001–\$160,000	\$214,001–\$320,000	N/A	50.00%	\$209.80
\$160,001–\$214,000	\$320,001–\$428,000	\$85,001– \$129,000	65.00%	\$272.70
Above \$214,000	Above \$428,000	Above \$129,000	80.00%	\$335.70

2014 Medicare Part B Premiums

Modified Adjusted Gross Income				
Single, Head of Household, and Qualifying Widow(er)	Married Filing Jointly	Married Filing Separately	Beneficiary's % of Cost	Beneficiary's Premium
\$_____ or less	\$_____ or less	\$_____ or less	_____%	\$_____
\$_____	\$_____	N/A	_____%	\$_____
\$_____	\$_____	N/A	_____%	\$_____
\$_____	\$_____	\$_____	_____%	\$_____
Above \$_____	Above \$_____	Above \$_____	_____%	\$_____

Self-Employed Health Insurance Deduction

	2012	2013	2014
Percentage of premium deductible	100%	100%	100%