

Six Major Gaps

in Original Medicare

2025

Part A

Hospital (Inpatient)

1. **\$1,676 deductible**
(per 60 day benefit period)
2. **Daily Hospital Copays after Inpatient stay of:**
Days 61-90 \$408/day
Days 91-150 \$816/day
(60 lifetime reserve days)
3. **Skilled Nursing Facility**
Daily copays after days 1-20
\$209.50/day days 21-100

Part B

Medical (Outpatient)

1. **\$257 Annual Part B Deductible**
2. **20% co-insurance**
(uncapped, no limit)
3. **Excess Charges**
A provider can charge up to 15% above Medicare approved amount