

AFSCME

Retirees Bulletin

2022 Social Security and Medicare Facts and Figures

Social Security Cost of Living Adjustment (COLA) for 2022: 5.9%

Estimated Average Monthly Social Security Benefits Payable in January 2022

	Before 5.9% COLA	After 5.9% COLA
All Retired Workers	\$1,565	\$1,657
Retired Couple, Both Receiving Benefits	\$2,599	\$2,753
Widowed Mother and Two Children	\$3,009	\$3,187
Widow or Widower	\$1,467	\$1,553
Disabled Worker, Spouse and One or More Children	\$2,250	\$2,383
All Disabled Workers	\$1,282	\$1,358

Source: [Social Security Administration Fact Sheet](#)

Social Security: When and How to Apply for Benefits

You can apply for retirement and disability benefits online at [Apply for Benefits, Social Security \(ssa.gov\)](#). You should apply for Social Security benefits four months before the date you want your benefits to start. If you cannot submit your application online:

- Call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**)
- Due to the COVID-19 pandemic, visits to Social Security Administration (SSA) offices are by appointment only for certain services. Go to the [SSA Coronavirus page](#) to see if you may be eligible for an in-person appointment.

2022 Medicare Part A (Hospital Coverage)

- Deductible: \$1,556 (first 60 days of Medicare-covered inpatient hospital care)
- Coinsurance: \$0 (Days 1 to 60) \$389 per pay (Days 61-90)

2022 Medicare Part B (Physician Coverage)

Individual's Income	Couple's Income	2022 Part B Monthly Premium
\$91,000 or less	\$182,000 or less	\$170.10
\$91,001 - \$114,000	\$182,001 - \$228,000	\$238.10
\$114,001 - \$142,000	\$228,001 - \$284,000	\$340.20
\$142,001 - \$170,000	\$284,001 - \$340,000	\$442.30
\$170,001 - \$500,000	\$340,001 - \$750,000	\$544.30
Above \$500,000	Above \$750,000	\$578.30

Source: [CMS fact Sheet on 2022 Medicare Parts A & B Premiums and Deductibles](#)

For all Medicare beneficiaries: \$233 Part B deductible and Part B copayment is 20%

2022 Medicare Part D (Prescription Drug Coverage)¹

- Monthly Premium: Varies by plan. The average 2022 premium for Part D coverage is expected to be \$33 per month. Individuals with incomes above \$91,000 and couples with incomes above \$182,00 pay more for their premiums).
- Deductible: Varies by plan. No Medicare drug plan may have a deductible more than \$480 in 2022.
- Doughnut Hole or Coverage Gap: Once you and your plan have spent \$4,430 on covered drugs in 2022, you're in the coverage gap.
- Cap on Out-of-pocket Costs: \$7,050 (prior to catastrophic coverage, includes discounts yearly deductible, coinsurance, and copayments).

Medicare: When and How to Apply for Benefits

- Generally, Medicare is available for people aged 65 or older, younger people with disabilities and people with End Stage Renal disease.
- If you are already receiving Social Security retirement benefits you will be automatically enrolled in Medicare Parts A and B.
- If you are within three months of turning age 65 or older and not ready to start your monthly Social Security benefits yet, you can apply for Medicare at <https://www.ssa.gov/benefits/medicare/> and wait to apply for your retirement or spouses benefits later.
- Beneficiaries who want to keep their current Medicare coverage do not need to reenroll. For those that do want to change their coverage, Medicare Open Enrollment begins on October 15, 2021, and ends on December 7, 2021.
- Medicare enrollees can contact their State Health Insurance Programs for one-on-one assistance. <https://www.shiphelp.org>

¹ Please note that the Build Back Better Act which is under consideration in Congress may change Medicare Part B and D benefits.