

# Six Major Gaps

## in Original Medicare

### 2024

### Part A

#### Hospital (inpatient)

1. **\$1,632 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**  
**\$204/day days 21-100**

### Part B

#### Medical (outpatient)

1. **\$240 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**