

# Pay Part A & Part B premiums

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If you get Social Security or Railroad Retirement Board (RRB) benefits, your Part B (Medical Insurance) premium will get deducted automatically from your benefit payment.

If you don't get benefits, you'll get a bill to pay your premiums for:

Part B

Part A (Hospital Insurance) - if you buy it

[Part D income-related monthly adjustment amount \(Part D IRMAA\)](#) - if your income is above a certain amount

## ▼ I need help paying my premiums

If you have limited income and resources, [your state may help pay your Medicare premiums](#). You may also qualify for [Extra Help](#) to pay for your Part D drug coverage.

## ▼ I'm a federal retiree and want to have my premiums deducted from my annuity

You can request to have your Part B premiums deducted from your Office of Personnel Management (OPM) annuity as long as you're NOT entitled to Social Security or RRB benefits. Call us at 1-800-MEDICARE (1-800-633-4227) to make your request.

## ▼ I get my bill from the RRB

You can't pay using the options on this page. Mail your premium payments to:

*RRB, Medicare Premium Payments*

*PO Box 979024*

*St. Louis, MO 63197-9000*

## How often will I get a Medicare bill?

If you buy only Part B, you'll get a "[Medicare Premium Bill](#)" (CMS-500) every 3 months.

If you buy Part A or if you owe Part D IRMAA, you'll always get a "Medicare Premium Bill" every month.

## 4 ways to pay your Medicare bill:

**1. Pay online by credit card or debit card** — [Log in to your secure MyMedicare.gov account \(or create an account\)](#).

You'll need a copy of your Medicare bill to enter the amount you owe and your credit/debit card information. You'll get a confirmation number when you make your payment. Your credit/debit card statement will show a payment made to "CMS Medicare."

**2. Pay directly from your savings or checking account through your bank's [online bill payment service](#)** — learn what information you need to have ready when you contact your bank to set up this service.

**3. Sign up for [Medicare Easy Pay](#)**, a free service that automatically deducts your premium payments from your savings or checking account each month. We'll deduct your premium from your bank account, usually on the 20th of the month.

**4. Mail your payment to Medicare** — You can pay by check, money order, credit card or debit card. Fill out the payment coupon that comes with your bill. Payments sent without the coupon may not be processed.

If you pay by credit/debit card, enter the account information and expiration date as it appears on your card. Be sure to sign the coupon.

Mail your Medicare payment coupon and payment to:

*Medicare Premium Collection Center*

*PO Box 790355*

*St. Louis, MO 63179-0355*

## Look closely at your bill

The type of bill you get shows if you're at risk of losing your Medicare coverage for late payments:

<b>If the box in the upper right corner says</b>	<b>It means</b>	<b>Do this</b>
This is not a bill	You signed up for <a href="#">Medicare Easy Pay</a> . Your premium payment will be automatically deducted from your bank account around the 20th of each month.	You don't need to do anything.
First Bill	This is your very first bill, or you've paid your last bill in full.	Send in payment for the total amount due by the 25th of the month. Medicare must get your payment by the 25th of the month or it's considered late. For example, if the billing date on the First Bill is January 27th, send in payment by February 25th.
Second Bill	Medicare didn't get your payment by the due date shown on the First Bill (by the 25th of the month).	Send in payment for the total amount due by the 25th of the month. For example, if the billing date on the Second Bill is February 27th, send in payment by March 25th.
Delinquent Bill	Medicare didn't get your payment by the due date shown on the Second Bill (by the 25th of the month). If you don't pay the total amount due, you'll lose your Medicare coverage.	Send in payment for the total amount due by the 25th of the month so that you don't lose your Medicare coverage. For example, if the billing date on the Delinquent Bill is March 27th, send in payment by April 25th. This is the last bill you'll get.

## What if my premium payment is late?

If your First Bill payment is late, you'll get a Second Bill. Your Second Bill will include both past amounts and next month's premium. If you don't pay the total amount due by the 25th of the month, you'll get a Delinquent Bill. If you get a Delinquent Bill and you don't pay your total amount due by the 25th of the month, you'll lose your Medicare coverage.

## What if I have questions about my bill or the status of my coverage?

Call Social Security at 1-800-772-1213 (TTY: 1-800-325-0778)

if you have questions about your premium amount or status of your Part A and Part B coverage.

Call us at 1-800-MEDICARE (1-800-633-4227)

if you have questions about your premium for Part D IRMAA or the status of your Part D coverage.