

Medicare-Allowed Amounts & Cost-Sharing Plans

Medicare supplement cost-sharing plans help you save more with your Medicare coverage.

Understanding what Medicare covers and what you might pay out of pocket can be confusing. Physicians Mutual is here to help!

Medicare-allowed amounts are set on an annual basis and are public information. You can view the set fee schedule that Medicare approves for services and procedure codes at <https://www.medicare.gov/procedure-price-lookup/>. Find more information at data.cms.gov.

99% of Medicare providers agree to the Medicare-allowed amount as payment in full, regardless of the amount submitted to Medicare.

Below are a few examples of major health care services and the Medicare allowed amounts.

Procedure	Procedure Code	Medicare Allowed Amount	Medicare Pays	What You Pay ¹	
				High Deductible Plan ²	Innovative Plan ³
Ultrasound, abdominal, real time with image documentation; limited (e.g., single organ, quadrant, follow-up)	76705	\$83	\$66	\$16	\$16
Colonoscopy, flexible; with removal of tumor(s), polyp(s), or other lesion(s) by snare technique	45385	\$874	\$700	\$174	\$174
X-ray of chest, 2 views	71046	\$32	\$25	\$6	\$6
Cortisone injection of major joint (e.g., shoulder, hip, knee)	20610	\$76	\$61	\$14	\$14
Cataract surgery	66984	\$1,735	\$1,388	\$346	\$346
MRI scan of brain (including brain stem) before and after contrast	70553	\$296	\$237	\$58	\$58

¹After the Part B deductible has been met (Part B deductible is \$283 for 2026)

²Cost sharing up to the plan deductible (\$2,950 for 2026 – is set by CMS and resets each calendar year)

³With the Innovative Plan, you get a *lifelong discount on your premium* in exchange for a *temporary* plan deductible - (\$2,950 for 2026 – is set by CMS and resets each year) – but *only for the first 3 calendar years!* See brochure for more.

Source: <https://www.medicare.gov/procedure-price-lookup/>, November 2025; Your costs may vary by location. Prices shown are national averages, based on Medicare's 2024 payments and co-payments using an ambulatory surgical center. [Get the data.](#)

This document is for training purposes only.

