

## 2025 Medicare Costs and Premiums

### 2025 Income Related Monthly Adjusted Amount (IRMAA)

#### PART A (Hospital)

**Inpatient Hospital Stay – You pay...** (benefit period ends 60 days after release from care)

- **Deductible: \$1,676** per benefit period
- Coinsurance (days 1-60): \$0 per day of each benefit period
- Coinsurance (days 61-90): \$419 per day of each benefit period
- Coinsurance (60 lifetime reserve days): \$838 per day after day 90 of each benefit period



**Skilled Nursing Facility Stay – You pay...** (3-day inpatient hospital stay required first)

- Coinsurance (days 1-20): \$0 per day of each benefit period
- Coinsurance (days 21-100): \$209.50 per day of each benefit period

#### Part B (Medical)

- **Part B Deductible – You Pay... \$257** per calendar year
- **Part B Coverage – You Pay...** Generally, 20% after \$257 deductible is met

#### Part B Premium - paid to Medicare (including high income Part B and Part D)

- Those enrolled in **Part B** will pay at least the standard **\$185 monthly premium (based on income)**. Higher income earners will pay a **Part B IRMAA (Income Related Monthly Adjusted Amount)** *in addition* to the standard \$185 monthly premium.
- Higher income earners who are enrolled in **Part D Prescription Drug** coverage also pay a **Part D IRMAA** *in addition* to the monthly insurance premium for a Part D prescription drug plan or Medicare Advantage Plan that includes Part D coverage (see table below).

If your MAGI (Modified Adjusted Gross Income*) in 2023 was...			You pay in 2025 (per person) monthly premiums to Medicare	
Individual Tax Return	Joint Tax Return	Married & file Separate Tax Return	Part B Premium + IRMAA	Part D IRMAA (in addition to Part D plan premium)
\$0 - \$106,000	\$0 - \$212,000	\$0 - \$106,000	<b>\$185.00</b>	---
\$106,000+ up to \$133,000	\$212,000+ up to \$266,000	N/A	<b>\$259.00</b> (\$185.00 + \$74.00)	<b>+ 13.70</b>
\$133,000+ up to \$167,000	\$266,000+ up to \$334,000	N/A	<b>\$369.90</b> (\$185.00 + \$184.90)	<b>+ 35.30</b>
\$167,000+ up to \$200,000	\$334,000+ up to \$400,000	N/A	<b>\$480.80</b> (\$185.00 + \$295.80)	<b>+ 57.00</b>
\$200,000+ to less than \$500,000	\$400,000+ to less than \$750,000	\$106,000+ to less than \$394,000	<b>\$591.90</b> (\$185.00 + \$409.90)	<b>+ 78.60</b>
\$500,000 or above	\$750,000 or above	\$394,000 or above	<b>\$628.90</b> (\$185.00 + \$443.90)	<b>+ 85.80</b>

\*2023 MAGI = Adjusted Gross Income (Form 1040, line 11) + Tax-Exempt Interest (Form 1040, line 2a)