2026 Parts of Medicare

<u>Part A</u> -Usually no premium

Hospital	**<u>$1736</u>** <u>deductible</u>
Skilled Nursing	1-20 no charge -days <u>21-100</u> **<u>$217 day</u>**
Hospice	**<u>no charge</u>** for care (bed charge)

<u>Part B</u> – 2026 premium is $202.90 **<u>$283</u>** <u>annual deductible</u>

Doctor	80% **<u>/ 20%</u>**
Lab Work	80% **<u>/ 20%</u>**
X-rays	80% **<u>/ 20%</u>**
Other Services	80% **<u>/ 20%</u>**

You can add a Medicare Supplement Policy to cover the “gaps in Original Medicare

<u>Part D</u> – Private Carrier that is contracted with Medicare, premium varies by plan

Deductible	**$615**
Maximum out of pocket $2100	**You pay 25% or tiers up to $2100**

- If your plan has no deductible or a lower deductible, you will be credited with the difference between your deductible and $615.

Tier 1	Preferred Generic	Tier 3	Preferred Brand
Tier 2	Non-preferred Generic	Tier 4	Non-preferred Brand

Tier 5 Injectable (expensive)

<u>Part C</u> – Medicare Advantage

- Private Carrier that is contracted with Medicare
- Covers All Medicare Part A and Part B services and generally includes Rx coverage. You may have copays for each service you receive.
- Pays INSTEAD of Medicare
- Is paid by Medicare per member per month
- Many times includes things original Medicare does not cover such as dental, vision, hearing, OTC, transportation, fitness programs

You cannot have a Medicare Supplement Policy and A Medicare Advantage plan at the same time. They will not work together.

Medicare Savings Programs – Federally funded but state-run programs that help pay for Medicare premiums and cost sharing.

QMB+ - Qualified Medicare Beneficiary + Medicaid <100% of FPL (normally <85% of FPL depending on state and program)

States must be responsible for all Medicare cost-sharing for Medicare Beneficiaries with incomes up to 100% FPL and limited resources. Medicaid also includes non-emergency medical transportation and sometimes other additional benefits

QMB - Qualified Medicare Beneficiary. <100% of FPL

States must be responsible for all Medicare cost-sharing for Medicare Beneficiaries with incomes up to 100% FPL and limited resources.

SLMB - Specified Low Income Medicare Beneficiary 100% to 120% of FPL

States must pay the Medicare Part B premium for Medicare beneficiaries with incomes between 100% FPL and 120% FPL and limited resources.

QI-1 - Qualified Individual 120% to 135% of FPL

States have a limited amount of money from which they must pay, on a first come, first served basis, the Medicare Part B premium for Medicare beneficiaries with incomes between 120% FPL and 135% FPL and limited resources.

Low Income Subsidy - Federal program for those with limited income and resources. (150% of FPL) To qualify for Extra Help: SSA Information

Pays Part D premiums and set co-payments

- You must reside in one of the 50 states or the District of Columbia;
- Your resources must be limited to **$18,090** for an individual or **$36,100** for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. **Do not** count your home, car, or any life insurance policy as resources; and
- Your annual income must be limited to **$23,940** for an individual or **$32,460** for a married couple living together. This number is updated every January.
  - <100% of FPL pays **$1.60** and **$4.90** (2026)
  - 100% to 150% of FPL pays **$5.10** and **$12.65** (2026)