Medicare Costs Summary for 2026

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The following chart provides a clear, client-friendly overview of projected Medicare costs for 2026. These are based on current estimates and may be subject to change when CMS releases official figures later this year.

Medicare Cost Item	2025 Amount	2026 Projected Amount*
Part B Premium (Standard)	$185/month	$206.50/month
Part B Annual Deductible	$257	$288
Part D Base Premium	$36.78/month	$38.99/month
Part D Maximum Deductible	$590	$615
Part D Out-of-Pocket Cap	$2,000	$2,100
Part A Premium (if not premium-free)	Up to $518/month	Approx. $563/month
IRMAA Surcharge (varies by income)	Varies	Slightly higher surcharges projected

**Projected amounts – final figures to be released by CMS in late 2025.*

Key Takeaways

• Part B premiums are expected to rise by over 11%, reaching around $206.50/month.
• IRMAA surcharges will slightly increase for higher-income beneficiaries.
• Prescription drug costs continue to rise, with the Part D deductible projected near $615.
• Encourage clients to review plan options annually to ensure the best coverage and value.
• Medicare Advantage and Medigap comparisons are essential as cost differences widen.

For educational purposes only. Projections based on Kiplinger, AARP, and CMS data as of October 2025.

If your Income is more than $109 as a Single or $218k as a Joint Tax Filer, you will incur the below EXTRA CHARGES for Medicare.

Medicare charges for Part B (additional income related portion -**IRMAA**) MONTHLY amount below; BILLED quarterly or taken out of your SS if you are collecting. Part B amount is based on the MAGI (modified adjusted gross income)

***2024 MAGI= Adjusted Gross Income (form 1040 line 11) + Tax-Exempt Interest (form 1040 line 2a)**

CHECK OFF YOUR TIER	INDIVIDUAL RETURN ADJUSTED GROSS INCOME	JOINT RETURN ADJUSTED GROSS INCOME	MEDICARE PART B COST	MEDICARE PART D COST Additional for Rx	Combined MEDICARE PART B COST
___1	109k or less	$218k or less	$206.50	*none*	$206.50
___2	$109,001 to $137k	$218.001 to $274k	$289.10	$14.50	$303.60
___3	$137,001 to $171k	$274.001 to $342k	$413.00	$37.50	$450.50
___4	$171.001 to $205k	$342,001 to $410k	$536.90	$60.40	$597.30
___5	$205,001 to $500k	$400,001 to $750k	$660.80	$83.30	$744.10
___6	Greater than $500k	Greater than $750k	$702.10	$91.00	$793.10

2026 RATES DISPLAYED – MED SUP PLAN G IS NOW $288 DEDUCTIBLE FOR PART B EXPENSES