

# 2026 SSC Reference Guide

## 2026 Individual Medicare Costs

Medicare Costs	2024	2025	2026
<b>Part A Premium</b>	40+ work credits = \$0 30-39 work credits = \$278 < 30 work credits = \$505	40+ work credits = \$0 30-39 work credits = \$285 < 30 work credits = \$518	<b>40+ work credits = \$0 30-39 work credits = \$311 &lt; 30 work credits = \$565</b>
<b>Standard Part B Premium</b>	\$174.70 (up to \$594.00 based on income)	\$185.00 (up to \$628.90 based on income)	<b>\$202.90 (up to \$689.90 based on income)</b>
<b>Part A Deductible</b>	\$1,632.00	\$1,676.00	<b>\$1,736.00</b>
<b>Part B Deductible</b>	\$240.00	\$257.00	<b>\$283.00</b>
<b>Part D Base Premium</b>	\$34.70*	\$36.78*	<b>\$38.99*</b>
<b>Part D Donut Hole</b>	\$5,030.00 - \$8,000.00	\$2,000 cap on covered Rx	<b>\$2,100 cap on covered Rx</b>

\*Used to determine the late-enrollment penalty if applicable

## Income-Related Monthly Adjusted Amount (IRMAA) for 2026 (Based on 2024 Tax Return - Modified Adjusted Gross Income)

Tier	Individual	Married filed jointly	Married filed separate	Part B w/ IRMAA	Part D w/ IRMAA	Total IRMAA
Base	< \$109,000	< \$218,000	< \$109,000	\$202.90	Plan premium	\$202.90 + Part D prem.
1	> \$109,000 - < \$137,000	> \$218,000 - < \$274,000	N/A	\$284.10	\$14.50 + plan prem.	\$298.60 + Part D prem.
2	> \$137,000 - < \$171,000	> \$274,000 - < \$342,000	N/A	\$405.80	\$37.50 + plan prem.	\$443.30 + Part D prem.
3	> \$171,000 - < \$205,000	> \$342,000 - < \$410,000	N/A	\$527.50	\$60.40 + plan prem.	\$587.90 + Part D prem.
4	> \$205,000 - < \$500,000	> \$410,000 - < \$750,000	> \$109,000 - < \$391,000	\$649.20	\$83.30 + plan prem.	\$732.50 + Part D prem.
5	> \$500,000	> \$750,000	> \$391,000	\$689.90	\$91.00 + plan prem.	\$780.90 + Part D prem.

## Why does managing your healthcare coverage matter?



Approximately **80%** of all medical bills contain an error. In 2023, these errors cost Medicare beneficiaries over **\$100 billion**.<sup>1</sup>



Estimated annual cost of healthcare:

- **\$13,650** for those 65-74 years old
- **\$25,200** for those 75-84 years old
- **\$40,950+** for those 85 and older

### SSC by the Numbers



Average client savings during 2025 Medicare Fall Open Enrollment:  
**\$2,916.50**



In 2024, our team's drug & medical claims analysis identified & captured **\$1.06 million** in client savings.

***"My family is forever grateful to you and your team for resolving mom's countless medical bills. You made a process we didn't understand quick and painless - thank you, thank you!"***

— Mark, SSC Client

### What's new with Medicare in 2026?<sup>2</sup>



In 2026: \$2,100 annual max out-of-pocket on **covered** Part D Drugs

On January 1, 2026, negotiated pricing will take effect for Eliquis, Jardiance, Xarelto, Januvia, Farxiga, Entresto, Enbrel, Imbruvica, Stelara, and Novolog.



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<sup>1</sup>Source: [www.blog.gitnux.com/medical-billing-errors-statistics](http://www.blog.gitnux.com/medical-billing-errors-statistics)  
<https://www.gao.gov/assets/gao-24-107487.pdf>

<sup>2</sup>Source: <https://www.cms.gov/newsroom/fact-sheets/medicare-advantage-and-medicare-prescription-drug-programs-remain-stable-cms-implements-improvements>