



2026 Medicare Costs & Premiums **PART A (Hospital)**

Inpatient Hospital Stay – **You Pay...**

*****benefit period ends 60 days after release from care*****

- **Deductible: \$1,736** per benefit period
- Coinsurance (days 1-60): **\$0** per day of each benefit period
- Coinsurance (days 61-90): **\$434** per day of each benefit period
- Coinsurance (60 lifetime reserve days): **\$868** 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): **\$217** per day of each benefit period

PART B (Medical)

Part B Deductible – You Pay... \$283 per calendar year

Part B Coverage – You Pay... Generally 20%, after **\$283** deductible is met

Part B Premium (including high income Part B & Part D) *paid to Medicare*****

Those enrolled in **Part B** will pay at least the standard **\$202.90** per month premium (based on income). Higher income earners will pay a **Part B IRMAA (Income Related Monthly Adjustment Amount)** in addition to the **\$202.90** per month standard 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 2024 was...			You pay in 2026 (per person) Monthly premiums to Medicare	
Individual Tax Return	Joint Tax Return	Married & Separate Tax Return	Part B Premium + IRMAA	Part D IRMAA (in addition to Part D plan premium)
\$109,000 or less	\$218,000 or less	\$109,000 or less	\$202.90	---
\$109,001 to \$137,000	\$218,001 to \$274,000	N/A	\$284.10 (\$202.90 + \$81.20)	+ \$14.50
\$137,000 to \$171,000	\$274,001 to \$342,000	N/A	\$405.80 (\$202.90 + \$202.90)	+ \$37.50
\$171,001 to \$205,000	\$342,001 to \$410,000	N/A	\$527.50 (\$202.90 + \$324.60)	+ \$60.40
\$205,001 to \$499,999	\$410,001 to \$749,999	\$109,001 to \$390,999	\$649.20 (\$202.90 + \$446.30)	+ \$83.30
\$500,000 +	\$750,000 +	\$391,000 +	\$689.90 (\$202.90 + \$487.00)	+ \$91.00

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