



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: Hospital

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)

Those enrolled in **Part B** will pay at least the standard **\$202.90/mo premium (based on income)**.

Higher income earners will pay a **Part B IRMAA (Income Related Monthly Adjustment Amount)** in addition to the \$202.90/mo 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 Modified Adjusted Gross Income in 2024 was:			Your monthly premiums in 2026 to Medicare will be:	
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	N/A
\$109,001 to \$137,000	\$218,001 to \$274,000	N/A	\$284.10 (202.90 + 81.20)	+ \$14.50
\$137,001 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