

2026 MEDICARE PART B

Part B is Medical Insurance and covers physician services, outpatient care, test and supplies.

ON EXPENSE INCURRED FOR:	MEDICARE COVERS	YOU PAY
ANNUAL DEDUCTIBLE	Incurred Expenses after the required Medicare deductible	\$283 Annual Deductible
MEDICAL EXPENSES Physician's services for inpatient and outpatient medical/surgical services; physical/speech therapy; and diagnostics tests	80% of approved amount	20% of approved amount*
CLINICAL LABORATORY SERVICES Blood tests; urinalysis	Generally 100% of approved amount	Nothing for services
HOME HEALTHCARE Part-time or intermittent skilled care; home health aide services; durable medical supplies and other services	100% of approved amount; 80% of approved amount for durable medical equipment	Nothing for services; 20% of amount* for durable medical equipment
OUTPATIENT HOSPITAL TREATMENT Hospital services for the diagnosis or treatment of an illness or injury	Medicare payment to hospital, based on outpatient procedure payment rates	Coinsurance based on outpatient payment rates
BLOOD	80% of approved amount after first 3 pints of blood	First 3 pints plus 20% of approved amount* for additional pints
EXCESS DOCTOR CHARGES** (Above Medicare Approved Amounts)	0% of approved amount	All costs

2026 Medicare standard **Part B premium \$202.90** (or higher depending on your income)

* On all Medicare-covered expenses, a doctor or other healthcare provider may agree to accept Medicare assignment. This means the patient will not be required to pay any expense in excess of Medicare's approved charge. The patient pays only 20% of the approved charge not covered by Medicare.

** Physicians who do not accept assignment of a Medicare claim are limited as to the amount they can charge for covered services. In 2026 the most a physician can charge for services covered by Medicare is 115% of the approved amount for nonparticipating physicians. *Note: In New York, the most a physician can charge for services covered by Medicare is 105% of the approved amount for nonparticipating physicians. For routine office visits covered by Medicare, a nonparticipating physician can charge up to 115% of the fee schedule amount.*