

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/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 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 \$247,000 | N/A | \$284.10 (202.90 + 81.20) | plus \$14.50 |
| \$137,001 to \$171,000 | \$274,001 to \$342,000 | N/A | \$405.90 (202.90 + 202.90) | plus \$37.50 |
| \$171,001 to \$205,000 | \$342,001 to \$410,000 | N/A | \$527.50 (202.90 + 446.30) | plus \$60.40 |
| \$205,001 to \$499,999 | \$410,001 to \$749,999 | \$109,001 to \$390,999 | \$649.20 (202.90 + \$487.00) | plus \$83.30 |
| \$500,000 + | \$750,000 + | \$391,000 + | \$689.90 (202.90 + 487.00) | plus \$91.00 |

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