

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 ²) 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
\$137,001 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

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