

2025 MEDICARE COSTS AND PREMIUMS

PART A (Hospital)

Inpatient Hospital Stay (benefit period ends 60 days after release from care)

You Pay...

- Deductible: \$1,676 per benefit period
- Coinsurance (days 1-60): \$0 per day of each benefit period
- Coinsurance (days 61-90): \$419 per day of each benefit period
- Coinsurance (60 lifetime reserve days): \$838 per day after day 90 of each benefit period

Skilled Nursing Facility Stay (3-day inpatient hospital stay required first)

You Pay...

- Coinsurance (days 1-20): \$0 per day of each benefit period
- Coinsurance (days 21-100): \$209.50 per day of each benefit period

PART B (Medical)

Part B Deductible – You Pay... \$257 per calendar year

Part B Coverage – You Pay... Generally 20%, after \$257 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 **\$185.00/mo premium (based on income)**. Higher income earners will pay a **Part B IRMAA (Income Related Monthly Adjustment Amount) in addition** to the \$185.00/mo standard premium.

Those with higher income, 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 yearly income (MAGI: Modified Adjusted Gross Income*) in 2023 was...			You pay in 2025 (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)
\$106,000 or less	\$212,000 or less	\$106,000 or less	\$185.00	---
\$106,001 to \$133,000	\$212,001 to \$266,000	N/A	\$259.00 (185.00 + 74.00)	\$13.70
\$133,001 to \$167,000	\$266,001 to \$334,000	N/A	\$370.00 (185.00 + 185.00)	\$35.30
\$167,001 to \$200,000	\$334,001 to \$400,000	N/A	\$480.90 (185.00 + 295.90)	\$57.00
\$200,001 to \$499,999	\$400,001 to \$749,999	\$106,001 to \$394,000	\$591.90 (185.00 + 406.90)	\$78.60
\$500,000 +	\$750,000 +	\$394,001 +	\$628.90 (185.00 + 443.90)	\$85.80

* 2023 MAGI = Adjusted Gross Income (Form 1040 line 11) + Tax-Exempt Interest (Form 1040 line 2a)
Source: <https://www.cms.gov/newsroom/fact-sheets/2025-medicare-parts-b-premiums-and-deductibles>