

2026 MEDICARE COSTS AND PREMIUMS

PART A (Hospital)

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

You Pay...

- 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 (3-day inpatient hospital stay required first)

You Pay...

- 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.

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 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 \$500,000	\$410,001 to \$750,000	\$109,001 to \$391,000	\$649.20 (202.90 + 446.30)	\$83.30
\$500,001 +	\$750,001 +	\$391,001 +	\$689.90 (202.90 + 487.00)	\$91.00

* 2024 MAGI = Adjusted Gross Income (Form 1040 line 11) + Tax-Exempt Interest (Form 1040 line 2a)
Source: <https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-and-deductibles>