






# Medicare Basics



Costs shown are for 2026.

 <p><b>PART A</b> Hospital Insurance</p>	<p>\$1,736 deductible per service period; days 1-60 \$0, days 61-90; \$434 copayment per day, days 91+; \$868 copayment per day.</p> <p><a href="http://www.medicare.gov/coverage/inpatient-hospital-care">www.medicare.gov/coverage/inpatient-hospital-care</a></p> <p>Skilled nursing facility, no cost for days 1-20, \$217 copayment per day for days 21-100, at all costs for all days after 100.</p> <p><a href="http://www.medicare.gov/coverage/skilled-nursing-facility-snf-care">www.medicare.gov/coverage/skilled-nursing-facility-snf-care</a></p>
 <p><b>PART B</b> Medical Insurance</p>	<p>The standard Part B cost is \$202.90 each month (or higher depending on income). However, most people who get Social Security benefits will pay less than this amount.</p> <p>\$283 annual deductible.</p> <p>After deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services.</p> <p><a href="http://www.medicare.gov/your-medicare-costs/part-b-costs">www.medicare.gov/your-medicare-costs/part-b-costs</a></p>
 <p><b>PART C</b> Medicare Advantage (HMOs and PPOs)</p>	<p>Medicare Advantage Plans are an alternative option to coordinated care, that covers Parts A and B and may include Part D (Prescription Drug plans).</p> <p><a href="http://www.medicare.gov/media/10991">www.medicare.gov/media/10991</a> (page 5)</p>
 <p><b>PART D</b> Prescription Drug (Rx)</p>	<p>Costs vary depending on plan choice.</p> <p>Phase 1 - Annual Deductible: \$0-\$615</p> <p>Phase 2 - Max-out-of-pocket drug costs: \$2,100</p> <p>Phase 3 - Catastrophic coverage: Assures you'll pay nothing for your covered Part D drugs for the rest of the calendar year.</p> <p>Option to enroll into the Medicare Prescription Payment plan - helps spread your costs over the year (up to \$2,100).</p> <p><a href="http://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage">www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage</a></p>
 <p><b>MEDICARE SUPPLEMENT</b> Medigap</p>	<p>Medicare Supplement, also called Medigap, helps pay for costs Original Medicare does not cover like copayments, coinsurance, and deductibles.</p> <p>Does not offer prescription drug coverage. You pay a monthly cost in addition to Part B and Part D costs.</p> <p><a href="http://www.medicare.gov/media/10991">www.medicare.gov/media/10991</a> (page 75)</p>

**GOT QUESTIONS? I'M A PHONE CALL AWAY.**

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By calling the number you will be directed to a Licensed Insurance Agent. You must continue to pay your Medicare Part B cost. The plan information provided is a brief summary, not a complete description of the plan. Limitations, copayments, and restrictions may apply. Plans, formulary, pharmacy network, costs and or copayments/coinsurance may change on January 1 of each year.