

# 2026 Medicare costs

## Medicare Part A (Hospital Insurance) costs

### Part A monthly premium

Most people don't pay a Part A premium because they paid Medicare taxes while working. If you don't get premium-free Part A, you pay up to \$565 each month. If you don't buy Part A when you're first eligible for Medicare (usually when you turn 65), you might pay a penalty.

### Hospital inpatient stay

In 2026, you pay:

- \$1,736 deductible per benefit period
- \$0 for the first 60 days of each benefit period (after you pay the deductible)
- \$434 per day for days 61-90 of each benefit period
- \$868 per "lifetime reserve day" after day 90 of each benefit period (up to a maximum of 60 days over your lifetime)
- All costs for each day after day 150 of the benefit period

### Skilled Nursing Facility stay

In 2026, you pay:

- \$0 for the first 20 days of each benefit period
- \$217 per day for days 21-100 of each benefit period
- All costs for each day after day 100 of the benefit period

## Medicare Part B (Medical Insurance) costs

### Part B monthly premium

Most people pay the standard Part B monthly premium amount (\$202.90 in 2026). Social Security will tell you the exact amount you'll pay for Part B in 2026.

You pay the standard premium amount if you:

- Sign up for Part B for the first time in 2026.
- Don't get Social Security benefits.
- Are directly billed for your Part B premiums.
- Have Medicare and Medicaid, and Medicaid pays your premiums.  
(Your state will pay the standard premium amount of \$202.90 in 2026.)

If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard Part B premium and an income-related monthly adjustment amount.

<b>If your yearly income in 2024 was:</b>			
<b>File individual tax return</b>	<b>File joint tax return</b>	<b>File married &amp; separate tax return</b>	<b>You pay each month (in 2026):</b>
\$109,000 or less	\$218,000 or less	\$109,000 or less	\$202.90
above \$109,000 up to \$137,000	above \$218,000 up to \$274,000	not applicable	\$284.10
above \$137,000 up to \$171,000	above \$274,000 up to \$342,000	not applicable	\$405.80
above \$171,000 up to \$205,000	above \$342,000 up to \$410,000	not applicable	\$527.50
above \$205,000 and less than \$500,000	above \$410,000 and less than \$750,000	above \$109,000 and less than \$391,000	\$649.20
\$500,000 or above	\$750,000 or above	\$391,000 or above	\$689.90

If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

**2026 Part B deductible—\$283 before Original Medicare starts to pay**

You pay this deductible once each year.

## Medicare Advantage Plans (Part C) Premiums

Visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to find and compare plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

## Medicare Drug Coverage (Part D) Premiums

The chart below shows your estimated drug plan monthly premium based on your income. If your income is above a certain limit, you'll pay an income-related monthly adjustment amount in addition to your plan premium.

If your yearly income in 2024 was:			
File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2026):
\$109,000	\$218,000 or less	\$109,000 or less	Your plan premium
above \$109,000 up to \$137,000	above \$218,000 up to \$274,000	not applicable	\$14.50 + your plan premium
above \$137,000 up to \$171,000	above \$274,000 up to \$342,000	not applicable	\$37.50 + your plan premium
above \$171,000 up to \$205,000	above \$342,000 up to \$410,000	not applicable	\$60.40 + your plan premium
above \$205,000 and less than \$500,000	above \$410,000 and less than \$750,000	above \$109,000 and less than \$391,000	\$83.30 + your plan premium
\$500,000 or above	\$750,000 or above	\$391,000 or above	\$91.00 + your plan premium

### 2026 Part D national base premium—\$38.99

Medicare uses the national base premium to estimate the Part D late enrollment penalty and the income-related monthly adjustment amounts listed in the table above. The national base amount can change each year. If you pay a late enrollment penalty, your total premium amount may be higher.

## For detailed information

- Visit [Medicare.gov/basics/costs/medicare-costs](https://www.Medicare.gov/basics/costs/medicare-costs) to get more detailed Medicare cost information by service.
- Visit [Medicare.gov/basics/costs/medicare-costs/avoid-penalties](https://www.Medicare.gov/basics/costs/medicare-costs/avoid-penalties) to learn how to avoid late enrollment penalties.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.



**Medicare**

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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