

2026 Medicare Deductible, Coinsurance & Premium Amounts

Medicare questions? SHIIP offers free, confidential & objective counseling
Call our statewide number: 1-800-351-4664 (TTY 1-800-735-2942)

Medicare Part A (hospital insurance)

Inpatient Hospital

Deductible	first 60 days (per benefit period)	\$1,736
Coinsurance	days 61-90 (per benefit period)	\$434/day
	lifetime reserve days (60)	\$868/day

Skilled Nursing Facility

Coinsurance	days 21-100 (per benefit period)	\$217/day
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Monthly Premium

40 quarters of Social Security work credit	Free
30-39 quarters of Social Security work credit	\$311
Less than 30 quarters of Social Security work credit	\$565

Medicare Part B (medical insurance)

Annual deductible	\$283
Standard monthly premium	\$202.90

IRMAA (Income-Related Monthly Adjustment Amount), based on 2024 Income

If Your Yearly Adjusted Gross Income is		Part B premium	Part D IRMAA (in addition to Part D premium)
File Individual Tax Return	File Joint Tax Return		
Less than or equal to \$109,000	Less than or equal to \$218,000	\$202.90	none
\$109,001 - \$137,000	\$218,001-\$274,000	\$284.10	\$14.50
\$137,001 - \$171,000	\$274,001 - \$342,000	\$405.80	\$37.50
\$171,001 - \$205,000	\$342,001 - \$410,000	\$527.50	\$60.40
\$205,001 – \$499,999	\$410,001 - \$749,999	\$649.20	\$83.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$689.90	\$91.00
Married but File Separate Tax Return		Part B premium	Part D IRMAA
Less than or equal to \$109,000		\$202.90	none
\$109,001 - \$390,999		\$649.20	\$83.30
Greater than or equal to \$391,000		\$689.90	\$91.00