



Medicare Copays and Deductibles

	2026	2025	2024
Part A — Hospital Insurance Premium If you are not entitled to Social Security and have 30 or fewer quarters of covered employment.	\$565/month	\$518	\$505
If you are not entitled to Social Security and have 30-39 quarters of covered employment.	\$311/month		\$278
If you are entitled to Social Security and have 40 quarters or more of covered employment.	No cost	No Cost	No Cost
Inpatient Hospital Deductible - Annual	\$1736	\$1,626	\$1,632
Co-insurance (61 – 90 days)	\$434/day	\$419/day	\$408/day
Co-insurance (91 – 150 days; 60 Life Time Reserve Days) (LTRD)	\$868/day	\$838/day	\$816/day
Skilled Nursing Facility Co-insurance when released to facility following hospital admission Days 21-100 Co-pay (Days 1-20 Full coverage, no co-pay)	\$217/day	\$209day	\$204/day
Part B Standard Premium	\$202.90	\$185*	\$174.70
Part B Deductible	\$283	\$257	\$240

* Some Part B enrollees are protected by the hold harmless provision and will pay less than the full 2026 standard premium of \$202.90 if their Social Security COLA is not large enough to cover the full premium increase

*Part B premiums may be higher than the standard premium based on your income and marital status.

Single Yearly Income	Married Yearly Income	You Pay
\$109,000 or less	\$218,000 or less	\$202.90
\$109,001 - \$137,000	\$218,001 - \$274,000	\$284.10
\$137,001 - \$171,000	\$274,001 - \$342,000	\$405.80
\$171,001 - \$205,000	\$342,001 - \$410,000	\$527.50
\$205,001 - \$500,000	\$410,001 - \$750,000	\$649.20
Greater than or = \$500,000	Greater than or = \$750,000	\$689.90

