



Medicare 2026

Who Is Eligible for Medicare?

Medicare is a federal health insurance program for:

- Individuals **65 or older**.
- People with **End-Stage Renal Disease (ESRD)**.
- Certain individuals **under 65 with disabilities** who have received Social Security disability benefits for at least 24 months.
- Individuals eligible for **Railroad Retirement Benefits**.
- Federal, state, and local government employees and their spouses.

A person age 65 or older who is not eligible for Social Security benefits may purchase Medicare if they are a **U.S. citizen or a lawful permanent resident** who has lived in the U.S. for at least **five consecutive years** before applying.

For questions about Medicare eligibility, beneficiaries should contact the **Social Security Administration (SSA)** at **1-800-772-1213**.

What Medicare Does Not Cover

Medicare is **not designed to pay 100% of medical bills**. Beneficiaries must pay deductibles, copayments, coinsurance, and the cost of non-covered services such as:

- Cosmetic surgery
- Custodial care
- Dental care and dentures
- Hearing aids and routine hearing exams
- Routine foot care
- Routine eye care and most eyeglasses
- Long-term care

Original Medicare: Parts A and B

Hospital Insurance (Part A)

Helps pay for:

- Inpatient hospital care
- Skilled nursing facility (SNF) care (limited)
- Home health care
- Hospice care

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Medical Insurance (Part B)

Helps pay for:

- Physician services
- Outpatient hospital services
- Durable Medical Equipment (DME)
- Ambulance services
- Certain home health services (if not covered under Part A)

Prescription Drug Coverage (Part D)

Part D helps pay for **medically necessary prescription drugs** not covered under Parts A or B.

Part D plan costs vary by:

- Monthly premium
- Deductible
- Copays/coinsurance
- Drug formulary (covered drug list)

Updated 2026 Medicare Costs

Part A Costs

Most people continue to receive Part A **premium-free** if they have at least 40 quarters of Medicare-covered employment.

Those who must buy Part A will pay:

- **Up to \$565/month** (full premium).
- **\$311/month** for those with 30–39 quarters of coverage.

Key 2026 Part A cost-sharing:

- **Inpatient deductible:** \$1,736 per benefit period.
- **Hospital coinsurance:**
 - \$434/day for days 61–90
 - \$868/day for lifetime reserve days
- **Skilled nursing facility coinsurance:** \$217/day (days 21–100).

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Part B Costs

The **standard Part B monthly premium is \$202.90** in 2026.

Higher-income beneficiaries pay more:

- Income-related monthly adjustment amounts (IRMAA) raise 2026 premiums from **\$284.10 up to \$689.90**, depending on income level.

Part B deductible: \$283

Part D Costs

Part D premiums vary by plan.

2026 national averages:

- **Average premium:** about **\$34.50/month** (down from approx. \$38 in 2025).
- **Deductible:** **\$615**.
- **Out-of-pocket drug spending cap:** **\$2,100**.

High-income individuals pay a Part D IRMAA of **\$14.50–\$91.00 per month**.

Medigap and Medicare Advantage

Medicare is **not comprehensive for health insurance**. Most people need extra coverage through:

Medigap (Medicare Supplement Insurance)

Sold by private insurers to fill the “gaps” in Original Medicare (Parts A & B), such as deductibles and coinsurance. Medigap generally covers **Medicare-approved services**.

Medicare Advantage (Part C)

An alternative to Original Medicare that **replaces Parts A and B**.

Medicare Advantage plans:

- Often include Part D
- Function like HMOs or PPOs
- May cover services beyond Original Medicare (vision, dental, hearing, etc.)

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