Fact sheet

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.

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 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 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** to get more detailed Medicare cost information by service.
- Visit **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**, or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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