

2026 Medicare Costs, One Page

The standard 2026 numbers with what each one means for your budget. Keep it on the fridge, share it with a spouse, and check any line against the sources at the bottom.

Part A premium hospital coverage	\$0 for most	Free if you or your spouse paid Medicare taxes for at least 10 years (40 quarters).
Part A hospital deductible per benefit period	\$1,736	A benefit period isn't a calendar year : two separate hospital stays in one year can mean paying it twice.
Part B premium standard monthly amount	\$202.90 / month	For most people it comes straight out of the Social Security check each month.
Part B deductible per year	\$283 / year	After you meet it, you generally pay about 20% of approved costs, with no yearly cap .
Part D deductible drug plans set their own	up to \$615	That's the 2026 maximum a plan may charge; some plans charge less, or \$0.
Part D out-of-pocket cap higher for 2026	\$2,100	Once your out-of-pocket costs for covered drugs reach it (certain payments made on your behalf count too), you pay \$0 for covered drugs the rest of the year. Premiums don't count toward it. (2025's cap was \$2,000.)
IRMAA surcharge starts above income-based premium add-on	\$109k / \$218k	\$109,000 single or \$218,000 joint, based on your 2024 tax return. Under those lines, skip this row.
Late enrollment penalties permanent once they start	B: 10% / yr · D: ~1% / mo	Enroll on time, or have qualifying coverage, and neither one ever applies to you.

DATES THAT MATTER

Oct 15 – Dec 7	Annual Enrollment: change your Advantage or Part D plan for 2027.
Jan 1	New coverage and new plan changes take effect.
Jan 1 – Mar 31	Advantage Open Enrollment: one change, Advantage members only.

PERSONALIZE YOUR NUMBERS, FREE

Medicare.gov

Real plans and prices for your zip code and drug list (or 1-800-MEDICARE).

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