

Medicare Part A and B Details for 2026

Medicare Part A Details (Projected)

Part A covers inpatient hospital stays, skilled nursing facility care, hospice, and some home health services. Most people get premium-free Part A if they or their spouse paid Medicare taxes for at least 40 quarters (10 years). Projections are based on the 2025 Medicare Trustees Report, as official 2026 figures will be announced by CMS in late 2025.

Premium

- \$0 for those with 40+ quarters of coverage.
- Projected \$295 per month for those with 30–39 quarters (increase from \$278)
- Projected \$536 per month for those with fewer than 30 quarters (slight increase from \$506).
- These apply if you don't qualify for premium-free coverage; you can buy into Part A voluntarily.

Deductible

- Projected \$1,716 per benefit period (the first 60 days of a hospital or skilled nursing stay; up from \$1,676 in 2025).

Coinsurance (after deductible):

- Hospital days 61–90: Projected \$429 per day (25% of deductible).
- Hospital lifetime reserve days (up to 60 total): Projected \$858 per day (50% of deductible).
- Skilled nursing facility days 21–100: Projected \$215.50 per day (about 12.5% of deductible).

Note No out-of-pocket maximum for Part A; costs can add up for long stays. Hospice care has separate copays (up to \$5 per day for respite).

Medicare Part B Details (Projected)

Part B covers doctor visits, outpatient care, preventive services, and medical equipment. Premiums are income-based, and most are deducted from Social Security. Projections from the 2025 Medicare Trustees Report show a significant rise due to higher utilization and inflation.

Premium

- Projected \$206.50 per month (up \$21.50 or ~11.6% from \$185 in 2025; annual total ~\$2,478).
- Income-Related Monthly Adjustment Amount (IRMAA) Surcharges Added for higher earners (based on your 2024 Modified Adjusted Gross Income, or MAGI). Brackets are inflation-adjusted annually.
- Note: IRMAA affects ~8% of beneficiaries and is recalculated yearly. The premium increase outpaces the projected 2.6–2.7% Social Security COLA, potentially reducing net benefits.

Deductible

- Projected \$288 annually (up ~12% from \$257 in 2025).

Coinsurance

- 20% of Medicare-approved amounts for most services after the deductible (no annual cap, so costs can be high for procedures like surgeries).
- **Note:** Many preventive services (e.g., annual wellness visits, screenings) have \$0 cost-sharing.