

Premium: zero if 40 quarters of work  
 Less than 30 quarters = \$565  
 30 - 39 quarters = \$311

Premium: \$202.90 Part B standard premium  
 Part B-ID - \$121.60  
 Higher for individual \$109,000 or couple \$218,000.

## 2026 Overview of Medicare A & B

Key: <span style="background-color: #cccccc; padding: 2px;">Shaded Areas -- Medicare Pays</span> <span style="padding: 2px;">White Areas -- You Pay</span>	<b>Excess Charges</b> 15% over Medicare Allowed Charge
<b>A</b>	<b>B</b>
Each benefit period*	<b>\$283 Deductible</b> (per calendar year, January 1 to December 31)
<b><i>In-patient Hospital</i></b>	
<b><i>First 60 days*</i></b> <span style="background-color: #cccccc; padding: 2px;">\$1736 Deductible</span>	<b>80%</b>
<b><i>Days 61 - 90*</i></b> <span style="background-color: #cccccc; padding: 2px;">\$434 per day co-pay</span>	<b>20%</b>
<b><i>Lifetime Reserve</i></b> <span style="background-color: #cccccc; padding: 2px;">\$868 per day co-pay</span>	<b><i>Physician's charges</i></b> (In or out of the hospital)
<b><i>Days 91 - 150</i></b>	<b><i>Durable Medical Equipment Supplies</i></b>
<b><i>Skilled Nursing Facility</i></b>	<b><i>Ambulance</i></b>
<b><i>First 20 days*</i></b> <span style="background-color: #cccccc; padding: 2px;">100 % (no co-pay)</span>	<b><i>Outpatient Hospital</i></b>
<b><i>Days 21 - 100*</i></b> <span style="background-color: #cccccc; padding: 2px;">\$217 per day co-payment</span>	<b><i>Blood</i></b> <span style="background-color: #cccccc; padding: 2px;">First 3 pints</span>
<b><i>Blood</i></b> <span style="background-color: #cccccc; padding: 2px;">First 3 pints</span>	<b><i>Lab Services</i></b>
<b><i>Home Health - 100 %</i></b>	<b><i>Preventive Services - 100%</i></b>
<b><i>Hospice - 100%</i></b>	<i>Welcome to Medicare - 1 yr from start of Medicare B, Referral for EKG, Cardio Vascular Screening, Breast Cancer Screening, Blood Tests for Cholesterol, Diabetes Screening, Bone Mass Measurement, Colorectal Cancer Screening, Vaccinations (Annual Flu &amp; H1N1), Smoking Cessation, Cervical Cancer Screening, PSA, Medical Nutrition Therapy, HIV, Obesity Screening &amp; Counseling</i>
<span style="background-color: #cccccc; padding: 2px;">5% co-pay on Inpatient Respite care</span>	<b><i>With Co-Pay or Deductible: Abdominal Aortic Aneurysm Screening, Glaucoma Screening, Prostate Cancer - Digital Rectal, Barium Enema, Diabetes Testing Devices, Diabetes Self Management</i></b>
<span style="background-color: #cccccc; padding: 2px;">\$5.00 copay Hospice Prescriptions</span>	
*Benefit Period ends when patient is out of the hospital or skilled nursing facility for 60 consecutive days	

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### Income-Related Monthly Adjustment Amount (Part B-IRMAA)

The standard Part B premium amount in 2026 will be \$202.90. Most people will pay the standard Part B premium amount. If the modified adjusted gross income as reported on their IRS tax return from 2 years ago is above a certain amount, they'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to their premium.

individual tax returns with modified adjusted gross income	Joint tax returns with modified adjusted gross income:	Married filing separate with modified adjusted gross income*	Total monthly premium amount
<b>Full Part B Premium</b>			
\$109,000 or less	\$218,000 or less	\$109,000 or less	\$202.60
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 up to \$750,000	above \$109,000 and less than \$391,000	\$649.20
\$500,000 or above	Above \$750,000	\$391,000 and above	\$689.90
<b>Part B - Immunosuppressive Drug Coverage Only</b>			
\$109,000 or less	\$218,000 or less	\$109,000 or less	\$121.60
above \$109,000 up to \$137,000	Above \$218,000 up to \$274,000	Not applicable	\$202.70
above \$137,000 up to \$171,000	Above \$274,000 up to \$342,000	Not applicable	\$324.30
above \$171,000 up to \$205,000	Above \$342,000 up to \$410,000	Not applicable	\$445.90
above \$205,000 and less than \$500,000	Above \$410,000 up to \$750,000	above \$109,000 and less than \$391,000	\$567.50
\$500,000 or above	Above \$750,000	\$391,000 and above	\$608.10

\* high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return

### Part D - IRMAA Income-Related Monthly Adjustment Amount

Since 2011, a beneficiary's Part D monthly premium is based on his or her income.

<b>individual tax returns with modified adjusted gross income</b>	<b>Joint tax returns with modified adjusted gross income:</b>	<b>Married filing separate with modified adjusted gross income*</b>	<b>Income-related monthly adjustment amount</b>
\$109,000 or less	\$218,000 or less	\$109,000 or less	\$0.00 + YPP
above \$109,000 up to \$137,000	Above \$218,000 up to \$274,000	Not applicable	\$14.50* + YPP
above \$137,000 up to \$171,000	Above \$274,000 up to \$342,000	Not applicable	\$37.50* + YPP
above \$171,000 up to \$205,000	Above \$342,000 up to \$410,000	Not applicable	\$60.40* + YPP
above \$205,000 and less than \$500,000	Above \$410,000 up to \$750,000	above \$109,000 and less than \$391,000	\$83.30* + YPP
\$500,000 or above	Above \$750,000	\$391,000 and above	\$91.00* + YPP