

## 2026 Medicare Deductibles & Premiums

(Projected — official CMS figures to be confirmed late 2025)



### Part A – Hospital Insurance

- **Deductible (per benefit period): \$1,732** (projected increase from \$1,676 in 2025)

### Part B – Medical Insurance

- **Standard Monthly Premium: \$206.50** (projected)
- **Annual Deductible: \$288** (projected)

### Part D – Prescription Drug Coverage

- **Maximum Deductible: \$615** (projected)
- **Out-of-Pocket Maximum (Drug Spending Cap): \$2,100**
  - After reaching \$2,100 in out-of-pocket drug costs, you move into the **Catastrophic Coverage Phase** with **no additional cost-sharing** for covered medications.
- Typical coinsurance: **25%** until the cap is reached.

## 2026 Medicare IRMAA (Income-Related Monthly Adjustment Amounts)

(Based on 2024 Modified Adjusted Gross Income — final numbers expected from CMS late 2025)

2026 IRMAA Brackets

2026 Medicare Premiums			
2024 MAGI Single	2024 MAGI Joint	Part B	Part D
\$109,000 or less	\$218,000 or less	\$206.50	Plan Premium
\$109,001 - \$137,000	\$218,001 - \$274,000	\$289.10	\$14.50 + plan premium
\$137,001 - \$171,000	\$274,001 - \$342,000	\$413.00	\$37.50 + plan premium
\$171,001 - \$205,000	\$342,001 - 410,000	\$536.90	\$60.40 + plan premium
\$205,001 - \$500,000	\$410,001 - 750,000	\$660.80	\$83.30 + plan premium
\$501,000 or more	\$750,000 or more	\$702.10	\$91.00 + plan premium

### Notes:

- Part B Monthly Premium includes the base premium plus the IRMAA surcharge.
- Part D Surcharge is added to your drug plan’s base premium.
- IRMAA based on **tax return two years prior**.
- Appeal IRMAA on **SSA Form 44** for income decreases due to a life event.

Numbers above are **projected** 2026 costs and subject to change once CMS finalizes numbers.

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