

## 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)

Income Level (Individual / Married Joint)	Part B Monthly Premium	Part D IRMAA Surcharge
≤ \$109,000 / ≤ \$218,000	\$206.50 (Standard)	—
\$109,001 – \$137,000 / \$218,001 – \$274,000	\$289.10	+ \$14.50
\$137,001 – \$171,000 / \$274,001 – \$342,000	\$413.00	+ \$37.50
\$171,001 – \$205,000 / \$342,001 – \$410,000	\$536.90	+ \$60.40
\$205,001 – \$500,000 / \$410,001 – \$750,000	\$660.80	+ \$83.30
Over \$500,000 / Over \$750,000	\$702.10	+ \$91.00

### 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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