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LICENSE # W111126

2026 MEDICARE PREMIUMS + DEDUCTIBLES

PART A COSTS

2025

PART A PREMIUM

Most people don't pay a monthly premium for Part A. If you do buy Part A, you'll pay up to **\$518** each month if you paid Medicare taxes for less than 30 quarters. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is **\$285**.

PART A DEDUCTIBLE + COINSURANCE

- **\$1,676** deductible for each benefit period
- Days 1-60: **\$0** coinsurance for each benefit period
- Days 61-90: **\$419** coinsurance per day for each benefit period
- Days 91 and beyond: **\$838** coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)
- Beyond lifetime reserve days: all costs

2026

PART A PREMIUM

Most people don't pay a monthly premium for Part A. If you do buy Part A, you'll pay up to **\$565** each month if you paid Medicare taxes for less than 30 quarters. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is **\$311**.

PART A DEDUCTIBLE + COINSURANCE

- **\$1,736** deductible for each benefit period
- Days 1-60: **\$0** coinsurance for each benefit period
- Days 61-90: **\$434** coinsurance per day for each benefit period
- Days 91 and beyond: **\$868** coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)
- Beyond lifetime reserve days: all costs

PART B COSTS

2025

PART B PREMIUM

The standard Part B amount is **\$185** (or higher depending on your income).

PART B DEDUCTIBLE + COINSURANCE

- **\$257** deductible per year
- After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services, outpatient therapy, and durable medical equipment (DME).

2026

PART B PREMIUM

The standard Part B amount is **\$202.90** (or higher depending on your income).

PART B DEDUCTIBLE + COINSURANCE

- **\$283** deductible per year
- After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services, outpatient therapy, and durable medical equipment (DME).

2026 MEDICARE PREMIUMS + DEDUCTIBLES

2026 Medicare Part B Income Related Adjustments

FILE INDIVIDUAL TAX RETURN (with modified AGI)	FILE JOINT TAX RETURN (with modified AGI)	FILE MARRIED + SEPARATE TAX RETURN (with modified AGI)	YOU PAY EACH MONTH IN 2026:
\$109,000 or less	\$218,000 or less	\$109,000 or less	\$202.90
More than \$109,000, up to \$137,000	More than \$218,000, up to \$274,000	Not applicable	\$284.10
More than \$137,000, up to \$171,000	More than \$274,000, up to \$342,000	Not applicable	\$405.80
More than \$171,000, up to \$205,000	More than \$342,000, up to \$410,000	Not applicable	\$527.50
More than \$205,000, up to \$500,000	More than \$410,000, up to \$750,000	More than \$109,000 and less than \$391,000	\$649.20
\$500,000 or more	\$750,000 or more	\$391,000 or more	\$689.90

2026 Medicare Part D Income Related Adjustments

FILE INDIVIDUAL TAX RETURN (with modified AGI)	FILE JOINT TAX RETURN (with modified AGI)	FILE MARRIED + SEPARATE TAX RETURN (with modified AGI)	YOU PAY EACH MONTH IN 2026:
\$106,000 or less	\$212,000 or less	\$106,000 or less	your plan premium
More than \$109,000, up to \$137,000	More than \$218,000, up to \$274,000	Not applicable	\$14.50 + your plan premium
More than \$137,000, up to \$171,000	More than \$274,000, up to \$342,000	Not applicable	\$37.50 + your plan premium
More than \$171,000, up to \$205,000	More than \$342,000, up to \$410,000	Not applicable	\$60.40 + your plan premium
More than \$205,000, up to \$500,000	More than \$410,000, up to \$750,000	More than \$109,000 and less than \$391,000	\$83.30+ your plan premium
\$500,000 or more	\$750,000 or more	\$391,000 or more	\$91.00 + your plan premium