

# MEDICARE 2026: YOUR QUICK COST & COVERAGE GUIDE

## MEDICARE PART A — HOSPITAL INSURANCE (2026)

Cost Item	What You Pay in 2026
Premium	\$0 for most people
Hospital Deductible (per benefit period)	<b>\$1,736</b>
<b>Hospital Stay Costs</b>	
Days 1–60	\$0 per day
Days 61–90	<b>\$434 per day</b>
Lifetime Reserve Days (91–150)	<b>\$868 per day</b>
<b>Skilled Nursing Facility (SNF)</b>	
Days 1–20	\$0
Days 21–100	<b>\$217 per day</b>
After 100 days	You pay all costs

## MEDICARE PART B — MEDICAL INSURANCE (2026)

Cost Item	What You Pay in 2026
Monthly Premium	\$202.90
Annual Deductible	\$283
After the Deductible	Medicare pays 80%, you pay 20%

## MEDICARE PART D — PRESCRIPTION DRUGS (2026)

Cost Item	2026 Amount / Rule
Maximum Deductible	<b>\$615</b>
Out-of-Pocket Cap	<b>\$2,100</b> (then \$0 for covered drugs for the rest of the year)
Part D IRMAA (high-income surcharge)	\$14.50–\$91.00 / month

## 2026 SUMMARY OF WHAT CHANGED

Hospital costs increased slightly Part B premium and deductible increased Part D deductible increased	The <b>\$2,100 drug cap</b> is now fully in place Insulin capped at <b>\$35</b> Vaccines remain <b>\$0</b>
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## NEED HELP COMPARING PLANS?

Talk to an Insurance professional. There's no cost and no obligation.