

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)	\$1,736
Hospital Stay Costs	
Days 1–60	\$0 per day
Days 61–90	\$434 per day
Lifetime Reserve Days (91–150)	\$868 per day
Skilled Nursing Facility (SNF)	
Days 1–20	\$0
Days 21–100	\$217 per day
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	\$615
Out-of-Pocket Cap	\$2,100 (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 \$2,100 drug cap is now fully in place Insulin capped at \$35 Vaccines remain \$0
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NEED HELP COMPARING PLANS?

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