2026 Medicare Costs, One Page

The standard 2026 numbers with what each one means for your budget. Keep it on the fridge, share it with a spouse, and check any line against the sources at the bottom.

Part A premium hospital coverage	**$0** for most	Free if you or your spouse paid Medicare taxes for at least 10 years (40 quarters).
Part A hospital deductible per benefit period	**$1,736**	A benefit period **isn't a calendar year**: two separate hospital stays in one year can mean paying it twice.
Part B premium standard monthly amount	**$202.90** / month	For most people it comes straight out of the Social Security check each month.
Part B deductible per year	**$283** / year	After you meet it, you generally pay about 20% of approved costs, **with no yearly cap**.
Part D deductible drug plans set their own	**up to $615**	That's the 2026 maximum a plan may charge; some plans charge less, or $0.
Part D out-of-pocket cap higher for 2026	**$2,100**	Reach it and you pay $0 for covered drugs the rest of the year. Help paid on your behalf counts toward it; premiums don't. (2025's cap was $2,000.)
IRMAA surcharge starts above income-based premium add-on	**$109k** / **$218k**	$109,000 single or $218,000 joint, based on your **2024** tax return. Under those lines, skip this row.
Late enrollment penalties permanent once they start	**B: 10%** / yr **D: ~1%** / mo	Enroll on time, or have qualifying coverage, and neither one ever applies to you.

DATES THAT MATTER

Oct 15 – Dec 7	Annual Enrollment: change your Advantage or Part D plan for 2027.
Jan 1	New coverage and new plan changes take effect.
Jan 1 – Mar 31	Advantage Open Enrollment: one change, Advantage members only.

PERSONALIZE YOUR NUMBERS, FREE

Medicare.gov
Real plans and prices for your zip code and drug list (or 1-800-MEDICARE).

SHIP · shiphelp.org
Free one-on-one counseling in every state. The counselors don't sell anything.

Sources: cms.gov 2026 Medicare Parts A & B premiums and deductibles fact sheet (the IRMAA thresholds too) · cms.gov Final CY2026 Part D redesign program instructions · medicare.gov. Figures as of 2026; these change every year.