

Medicare costs in 2026

Know the number—and what it applies to.



Part A • Hospital

\$0 monthly premium for most people

\$1,736 deductible per hospital benefit period

You can have more than one benefit period in a year.



Part B • Medical

\$202.90 standard monthly premium

\$283 annual deductible

Usually 20% coinsurance for covered services after the deductible.



Part D • Prescription drugs

\$615 maximum plan deductible

\$2,100 annual out-of-pocket limit for covered Part D drugs

Premiums and non-covered drugs are outside this limit.



Keep these costs separate

Advantage and Medigap costs vary. The Advantage medical limit is separate from the Part D drug limit.

Higher income can increase Part B and Part D premiums.

The old Part D donut hole ended in 2025.

Sources: CMS & Medicare.gov • 2026 amounts only

Plan for your total costs
finwell.health/schedule



Read the details. Choose your next step.

Scan for readable text, sources and help with this topic.

finwell.health/learn/infographics

Ask Finwell about this topic