

Original Medicare costs in 2026

Hospital insurance (Part A)

Premium	Free if you have worked 10 years or more \$311 per month if you have worked between 7.5 and 10 years \$565 per month if you have worked fewer than 7.5 years
Deductible	\$1,736 each benefit period
Hospital coinsurance	\$0 for the first 60 days of inpatient care each benefit period \$434 per day for days 61-90 each benefit period \$868 per lifetime reserve day after day 90 in a benefit period (you have 60 lifetime reserve days that can only be used once. They are not renewable.)
Skilled nursing facility (SNF) coinsurance	\$0 for the first 20 days of inpatient care each benefit period \$217 per day for days 21-100 each benefit period

Medical insurance (Part B)

Premium	\$202.90/month is the standard premium
Deductible	\$283 per year
Coinsurance	20% for most services Part B covers

Prescription drug insurance (Part D)

Each Part D plan charges a different premium and deductible.

Premium	Base premium is \$38.99 per month
Deductible	No more than \$615 per year

Definitions

Premium: The monthly fee you pay to have Medicare.

Deductible: What you must pay out of pocket before Medicare starts paying for your care.

Copayment / Coinsurance: The amount you pay for each service.

Benefit period: Period that begins the day you start getting inpatient care. It ends when you have not received inpatient hospital or skilled nursing facility care for 60 days in a row.