

## Medicare Deductibles and Co-Pay Amounts for 2026

Following are the Medicare Deductibles and Co-payment amounts for 2026:

### Medicare Part A

Inpatient Hospital Deductible - \$1,736  
61st - 90th Day Co-Insurance - \$434/day  
91st day - Plus Co-Insurance - \$868/day  
Skilled Nursing Co-Insurance - \$217.00/day

### Medicare Part B Deductible - \$283

**Medicare Supplement High F, G & J Deductible** - \$2,950 (this applies to the plan deductibles for High Deductible Plan F, Innovative Plan F, High Deductible G and Innovative Plan G)

**Plan L Out-of-Pocket Limit** - \$4,000

### Plan N Co-Payments

Office Visit - up to \$20 (no change)  
Emergency Room Visit - up to \$50 (no change)

### Medicare Part B Premium - Below information taken from [Medicare.gov](https://www.medicare.gov).

The standard Part B premium amount in 2025 will be \$202.26. Most people will pay the standard Part B premium amount. If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

If your yearly income in 2024 (for what you pay in 2026) was			You pay each month in 2026
File individual tax return	File joint tax return	File married & separate tax return	
\$109,000 or less	\$218,000 or less	\$109,000 or less	\$202.90
\$109,001 - \$137,000	\$218,001 - \$274,000	n/a	\$284.10
\$137,001 - \$171,000	\$274,001 - \$342,000	n/a	\$405.80
\$171,001 - \$205,000	\$342,001 - \$410,000	n/a	\$527.50
\$205,001 - \$499,999	\$410,001 - \$749,999	\$109,001 - \$409,999	\$649.20
above \$500,000	above \$750,000	\$410,000 and above	\$689.90