

Medicare 2025–2026

Cost Share & Premium Cheat Sheet

Medicare Part A		
	2025	2026
Inpatient hospital deductible	\$1,676	\$1,736
Daily hospital coinsurance for 61st–90th day	\$419	\$434
Daily hospital coinsurance for lifetime reserve days	\$838	\$868
Skilled nursing facility daily coinsurance (days 21–100)	\$209.50	\$217

Individuals 65+ (and some with disabilities) with fewer than 40 quarters must pay a premium to enroll in Part A. Those with 30+ quarters or married to someone who has them pay the reduced premium: \$311/mo in 2026. Those with fewer than 30 quarters pay the full premium: \$565/mo in 2026.

Medicare Part B		
Standard monthly premium	\$185.00	\$202.90
Annual deductible	\$257	\$283