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2026 Medicare Updates: What Beneficiaries will Pay

We are currently in the midst of Medicare Open Enrollment for Part D (prescription drug plans) and Part C (Medicare Advantage plans). We have also been awaiting the announcement of the 2026 cost increases for Original Medicare.

The Centers for Medicare & Medicaid Services (CMS) just released the costs for Medicare premiums, deductibles, and coinsurance for Medicare Part A and Part B for 2026. The changes will take effect on January 1, 2026.

Medicare Part A (Hospital Insurance)

Part A Premiums are determined by the number of quarters you or your spouse have worked. If you have worked:

- 40 quarters or more: \$0 per month
- Less than 30 quarters: \$565 per month
- At least 30 quarters of coverage: \$311.00 per month
- Inpatient Hospital Deductible for the first 60 days: Increases to \$1,736, up \$60 from 2025
- Days 61–90: \$434 per day (up from \$419)
- Lifetime reserve days: \$868 per day (up from \$838)

Skilled Nursing Facility:

- First 20 days: No copay after a qualifying inpatient hospital stay
- Daily coinsurance for days 21–100 rises to \$217 (up from \$209.50)

Medicare Part B (Medical Insurance)

- Standard Monthly Premium: \$202.90, up \$17.90 from 2025
- Annual Deductible: \$283, up \$26 from last year
- Income-Related Monthly Adjustment Amount (IRMAA): Higher-income beneficiaries will pay surcharges ranging from \$81.20 to \$487.00 for Part B, with similar adjustments for Part D.

Medicare costs are increasing, primarily due to the ongoing rise in healthcare expenses. If you have Medicare, now is the time to review your Part D prescription drug plan during the Open Enrollment Period. You might be able to save money on next year's costs. Open Enrollment ends December 7, 2025, so don't wait to check your options. You can call 1-800-Medicare if you need help comparing your costs.