



## 2026 Medicare Costs & Premiums

### PARTA (Hospital)

**Inpatient Hospital Stay - You pay....** (Benefit period ends 60 days after release from care)

- **Deductible: \$1,736** per benefit period
- Coinsurance (days 1-60): \$0 per day of each benefit period
- Coinsurance (days 61-90): \$434 per day of each benefit period
- Coinsurance (60 lifetime reserve days): \$868 per day after day 90 of each benefit period

**Skilled Nursing Facility Stay - You pay....** (3-day inpatient hospital stay required first)

- Coinsurance (days 1-20): \$0 per day of each
- Coinsurance (days 21-100): \$217.00 per day of each benefit period

### PART B (Medical)

**Part B Deductible - You Pay... \$283** per calendar year

**Part B Coverage - You Pay...** Generally, 20%, after \$283 deductible is met

### PART B Premium (including high income Part B & Part D) [paid to Medicare]

Those enrolled in **Part B** will pay at least the standard **\$202.90/mo. premium** (based on income). Higher income earners will pay a **Part B IRMAA (Income Related Monthly Adjusted Amount) in addition** to the \$202.90/mo. standard premium.

Those with higher income who are enrolled in **Part D Prescription Drug** coverage also pay a **Part D IRMAA in addition** to the monthly insurance premium for a Part D prescription drug plan or Medicare Advantage plan that included Part D coverage (see table below).

If your yearly income (MAGI: Modified Adjusted Gross Income*) in 2024 was...			You pay in 2026 (per person) Monthly premiums to Medicare	
Individual Tax Return	Joint Tax Return	Married & Separate Tax Return	Part B + Premium IRMAA	Part D IRMAA (In addition to Part D premium)
\$109,000 or less	\$218,000 or less	\$109,000 or less	\$202.90	---
\$109,001 to \$137,000	\$218,001 to \$274,000	N/A	\$284.10 (202.90 + 81.20)	+\$14.50
\$137,001 to \$171,000	\$274,001 to \$342,000	N/A	\$405.80 (202.90 + 205.90)	+\$37.50
\$171,001 to \$205,000	\$342,001 to \$410,000	N/A	\$527.50 (202.90 + 324.60)	+\$60.40
\$205,001 to \$499,999	\$410,001 to \$749,999	\$106,001 to \$390,999	\$649.20 (202.90 + 446.30)	+\$83.30
\$500,000+	\$750,000 +	\$391,000 +	\$689.90 (202.90 + 487.00)	+\$91.00

## 2026 Medicaid & Extra Help (LIS) Thresholds

<b>Medicare Savings Programs (MSPs): Eligibility and Coverage (2026)</b>		
<b>Type of MSP</b>	<b>Financial Eligibility (2/26)</b>	<b>Resources (2/26)</b>
<b>Qualified Medicare Beneficiary</b> *Full dual, QMB, QMB+FDDBE	Monthly Income: \$1,325 if single \$1,783 if married	\$9,660 if single \$14,470 if married
<b>Specified Low Income Medicare Beneficiary (SLMB)</b> *Partial dual, SLMB, SLMB+	Monthly Income: \$1,585 if single \$2,135 if married	\$9,660 if single \$14,470 if married \$9,430 if single
<b>Qualifying Individual (QI)</b>	Monthly Income: \$1,781 if single \$2,400 if married	\$14,470 if married

\*Updated income levels for the tables will be updated as they are released, usually late Feb – early Mar.

<b>Low-Income Subsidy (LIS)/Extra Help (2026) – 48 States + DC</b>		
<b>Beneficiary Group</b>	<b>Monthly Income Eligibility Requirement</b>	<b>Asset Eligibility Requirement</b>
<b>LIS/Extra Help</b>	Single: ≤ \$1,976 Couple: ≤ \$2,664	Single: ≤ \$17,600 Couple: ≤ \$35,130

\*Updated income levels for the tables will be updated as they are released, usually late Feb – early Mar.

## Federal Poverty Guidelines For ACA Plans With 2026 Effective Dates

<b>Household Size</b>	<b>100%</b>	<b>150%</b>	<b>200%</b>	<b>250%</b>	<b>400%</b>
<b>1</b>	\$15,650	\$23,475	\$31,300	\$39,125	\$62,600
<b>2</b>	\$21,150	\$31,725	\$42,300	\$52,875	\$84,600
<b>3</b>	\$26,650	\$39,975	\$53,300	\$66,625	\$106,600
<b>4</b>	\$32,150	\$48,225	\$64,300	\$80,375	\$128,600
<b>5</b>	\$37,650	\$56,475	\$75,300	\$94,125	\$150,600
<b>6</b>	\$43,150	\$64,725	\$86,300	\$107,875	\$172,600



**ROB ROCKEY**

Insurance Advisor

863-581-6770

[www.1stchoicehealthplans.com](http://www.1stchoicehealthplans.com)