

Overview of Medicare A & B 2026

Premium: 40 work quarters = \$0
Less than 30 quarters = \$565.00
30-39 quarters = \$311.00

Premium: \$202.90
Unless individual income is over \$109,000
or couple \$218,000

Key: Shaded areas—Medicare Pays
White areas—You Pay

Excess Charges
(15% over Medicare Allowed Amount)

Part A

Each benefit period*

In-patient hospital

First 60 days	\$1,736.00 Deductible
Days 61-90	\$434.00 per day
Lifetime Reserve Days 91-150	\$868.00 per day

Blood First 3 pints

Skilled Nursing Facility

First 20 days	100% (No co-pay)
Days 21 –100	\$217.00 per day

Home Health Hospice 100%

\$5.00 prescription drug co-pay
5% co-insurance
inpatient respite care

* Benefit period ends when patient is out of the hospital or skilled nursing facility for 60 consecutive days.

Part B

\$283.00 Deductible
(per calendar year – January 1-December 31)

80%

20%

Physician's Charges
Durable Medical Equipment
& Supplies
Ambulance
Outpatient Hospital
Lab Services

Coinurance

Blood First 3 pints

Preventive Services at 100%: Welcome to Medicare Exam, **Screenings for:** abdominal aortic aneurysm, alcohol misuse, bone mass measurements, breast cancer, cardiovascular disease, cervical & vaginal cancer, colorectal cancer, depression, diabetes, hepatitis C, HIV, lung cancer, obesity. Also includes: PSA, Flu, pneumococcal, and Hepatitis B shots, Yearly Wellness

With Co-pay or deductible: glaucoma test, pro-s-tate cancer-digital rectal, barium enema, diabetes self-management