Medicare costs for 2027

Part A and Part B premiums, deductibles and daily costs

Part A Hospital insurance

Monthly premium Premium-free for most people	**Up to $597**
Inpatient hospital deductible Per benefit period • up $40 from 2026	**$1,776**
Hospital coinsurance Per day for days 61–90	**$444**
Hospital coinsurance Per lifetime reserve day	**$888**
Skilled nursing facility coinsurance Per day for days 21–100	**$222**

Part B Medical insurance

Standard monthly premium

$209.40

Up $6.50 from $202.90 in 2026

Annual deductible

$292

Up $9 from $283 in 2026

Income-related premiums

Your modified adjusted gross income and tax filing status determine whether you pay an income-related monthly adjustment amount (IRMAA). The table shows your total Part B premium and the extra amount added to your Part D plan premium each month.

Individual return Income	**Joint return** Income	**Total Part B** per month	**Part D extra** per month
$112,000 or less	$224,000 or less	**$209.40**	$0.00
$112,001–$141,000	$224,001–$282,000	**$293.10**	$15.40
$141,001–$177,000	$282,001–$354,000	**$418.80**	$39.70
$177,001–$212,000	$354,001–$424,000	**$544.40**	$64.00
$212,001–$499,999	$424,001–$749,999	**$670.00**	$88.30
$500,000 or more	$750,000 or more	**$711.80**	$96.40

Married filing separately and lived with your spouse during the tax year? See CMS tables.

After a kidney transplant

Part B coverage for immunosuppressive drugs only

If your full Medicare coverage ends 36 months after a kidney transplant, you may be able to keep coverage for immunosuppressive drugs. Eligibility depends on your other insurance coverage.

Standard premium: $125.70 per month. Higher-income enrollees pay more.