



Medicare Costs

Beneficiary Information
1-800-963-5337 | www.floridashine.org



Original Medicare Part A (Inpatient Hospital Insurance)

Charges	Costs to Beneficiary
Monthly Premium	\$0With 40 quarters of FICA earnings credits (yours or your spouse's) \$311With 30-39 quarters of FICA earnings credits \$565With fewer than 30 quarters of FICA earnings credits
Late Enrollment Penalty	+ 10%Of the monthly premium for twice the number of full years you were eligible for Part A but were not enrolled
Deductible	\$1,736 Per benefit period
*Inpatient Hospital Stay	\$0Copayment for each day 1 – 60, per benefit period \$434Copayment for each day 61 – 90, per benefit period \$868Copayment for each "lifetime reserve day" per benefit period, up to a maximum of 60 days over your lifetime All costs... For each additional day, per benefit period
*Mental Health Inpatient Stay	20%... Copayment of Medicare-approved amount for mental health services you get from providers during your stay
*Skilled Nursing Facility (conditions apply)	\$0Copayment for each day 1 – 20, per benefit period \$217Copayment for each day 21 – 100, per benefit period All costs...Copayment for each day after day 100, per benefit period
*Home Health Care	\$0Copayment for eligible home health care services 20%Of the Medicare-approved amount for Durable Medical Equipment
*Blood	All costs....For the first 3 pints, unless it is provided at no cost by a blood bank, or you have the blood donated
Hospice Care Services	\$0 No charge for eligible medical care services from the hospice provider Up to \$5 Copayment for outpatient prescription drugs for pain and symptom management 5%..... Copayment of the Medicare-approved amount for inpatient Respite care (short-term care given by another caregiver, so the usual caregiver can rest) All costs..... For room and board when you get hospice care in your home or a residential facility (like a nursing home). If you pay out-of-pocket for an item or service your doctor ordered, and the hospice refuses to provide it, you can file a claim with Medicare. If your claim is denied, you can file an appeal.

*All Medicare Part C Plans must cover these services (Hospice Care always charged to Part A). Costs vary by plan and may be either higher or lower than those noted above. Review the Evidence of Coverage from your plan.



Original Medicare Part B (Outpatient Medical Insurance)

Charges	Costs to Beneficiary	
		<u>File Individual Tax Return</u> <u>File Joint Tax Return</u>
Monthly Premium	\$202.90	*About 4% of beneficiaries ≤ \$109,000 up to \$218,000
(with Income-Related Monthly Adjusted Amount, if applicable)	\$202.90	**About 96% of beneficiaries ≤ \$109,000 up to \$218,000
	\$284.10	Annual income \$109,001 – \$137,000 \$218,001 – \$274,000
	\$405.80	Annual income \$137,001 – \$171,000 \$274,001 – \$342,000
	\$527.50	Annual income \$171,001 – \$205,000 \$342,001 – \$410,000
	\$649.20	Annual income \$205,001 – \$500,000 \$410,001 – \$750,000
	\$689.90	Annual income greater than \$500,000 greater than \$750,000

Everyone is charged a monthly Part B premium. While Social Security Cost of Living Adjustment (COLA) was low, a statutory “hold harmless” provision designed to protect seniors, will largely prevent Part B premiums from increasing for most beneficiaries. For 2026, there is a 2.8% (about \$56/month) increase in the Social Security Benefits (SSA), affecting the two (2) base Part B premiums explained below.

Less than 4% of beneficiaries:

- *\$202.90** Those “held harmless” from a significant increase to the Part B premium include beneficiaries who:
 - were enrolled in Part B prior to 2026 and are collecting Social Security benefits,
 - are not dual-eligible beneficiaries who have their premiums paid by Medicaid, or
 - are not subject to the Income-Related Monthly Adjusted Amount as shown above.
- *\$202.90** Those “held harmless” that are subject to an increase to the Part B premium include beneficiaries who:
 - received a 2026 SSA COLA increase that surpasses the Part B premium increase are still protected; these beneficiaries will not see a Part B premium increase that is greater than the increase in their Social Security benefits,
 - are dual-eligible beneficiaries who have their premiums paid by Medicaid, or
 - are subject to the Income-Related Monthly Adjusted Amount as shown above.

About 96% of beneficiaries:

- **\$202.90** Those “not held harmless” include beneficiaries who:
 - were enrolled in Part B prior to 2026 but are not collecting Social Security benefits,
 - will enroll in Part B for the first time in 2026,
 - are dual-eligible beneficiaries who have their premiums paid by Medicaid, or
 - are subject to the Income-Related Monthly Adjusted Amount as shown above.

Income-related premiums are based on the modified adjusted gross income as reported on your IRS tax return from two years ago.

Late Enrollment Penalty	+ 10%.... Of the monthly premium for each full year you were eligible for Part B but were not enrolled; continues for as long as you are in Medicare
Part B Deductible	\$283.... Per calendar year
Outpatient Medical and Related Services	20%.... Of the Medicare-approved amount for most doctor services (including many doctor services while you are a hospital inpatient)
Preventive and Clinical Laboratory Services	\$0.... Copayment for some Medicare-approved preventive and laboratory services (no deductible)
Durable Medical Equipment, Prosthetics, Orthotics, and Supplies	20%.... Of the Medicare-approved amount

Original Medicare Part B (Outpatient Medical Insurance...continued)

Charges	Costs to Beneficiary
Home Health Care	\$0 ... Copayment for eligible home health care services 20% ... Of the Medicare-approved amount for Durable Medical Equipment
Outpatient Mental Health Care	\$0... For your yearly depression screening 20% ... Of the Medicare-approved amount for visits to a doctor or other qualified health care provider to diagnose your condition, or to monitor or change your prescriptions
Partial Hospitalization Mental Health Care	20% ... Of the Medicare-approved amount for each day of service you get in a hospital outpatient or a community mental health treatment center Coinsurance for each day of partial hospitalization services you get in a hospital outpatient setting or community mental health center.
Blood	\$0 ... If it is provided at no cost by a blood bank, or you have the blood donated 20% ... Copayment for blood processing and handling services for every unit of blood you get (deductible applies)
Other Covered Services	20% ... Co-insurance

Note: All Medicare Part C Plans must cover these services. Costs vary by plan and may be either higher or lower than those noted above. Review the Evidence of Coverage from your plan.

Medicare Part C (Medicare Advantage Plans)

Charges	Costs to Beneficiary
Monthly Premium	Varies by individual plan
Deductible, Copayments and Coinsurance	Varies by individual plan

Medicare Part D (Prescription Drug Plans)

Charges	Costs to Beneficiary																					
Base Monthly Premium	Varies by individual plan, plus monthly premium surcharge based on gross income as reported on your IRS tax return from two years ago (if applicable)																					
Monthly Premium Surcharge (Income-Related Monthly Adjusted Amount)	<table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="text-align: center; border-bottom: 1px solid black;">File Individual Tax Return</th> <th style="text-align: center; border-bottom: 1px solid black;">File Joint Tax Return</th> </tr> </thead> <tbody> <tr> <td>\$0</td> <td>Annual income up to \$109,000</td> <td>up to \$218,000</td> </tr> <tr> <td>+ \$14.50</td> <td>Annual income \$109,001 – \$137,000</td> <td>\$218,001 – \$274,000</td> </tr> <tr> <td>+ \$37.50</td> <td>Annual income \$137,001 – \$171,000</td> <td>\$274,001 – \$342,000</td> </tr> <tr> <td>+ \$60.40</td> <td>Annual income \$171,001 – \$205,000</td> <td>\$342,001 – \$410,000</td> </tr> <tr> <td>+ \$83.30</td> <td>Annual income \$205,001 – \$500,000</td> <td>\$410,001 – \$750,000</td> </tr> <tr> <td>+ \$91.00</td> <td>Annual income greater than \$500,000</td> <td>greater than \$750,000</td> </tr> </tbody> </table>		File Individual Tax Return	File Joint Tax Return	\$0	Annual income up to \$109,000	up to \$218,000	+ \$14.50	Annual income \$109,001 – \$137,000	\$218,001 – \$274,000	+ \$37.50	Annual income \$137,001 – \$171,000	\$274,001 – \$342,000	+ \$60.40	Annual income \$171,001 – \$205,000	\$342,001 – \$410,000	+ \$83.30	Annual income \$205,001 – \$500,000	\$410,001 – \$750,000	+ \$91.00	Annual income greater than \$500,000	greater than \$750,000
	File Individual Tax Return	File Joint Tax Return																				
\$0	Annual income up to \$109,000	up to \$218,000																				
+ \$14.50	Annual income \$109,001 – \$137,000	\$218,001 – \$274,000																				
+ \$37.50	Annual income \$137,001 – \$171,000	\$274,001 – \$342,000																				
+ \$60.40	Annual income \$171,001 – \$205,000	\$342,001 – \$410,000																				
+ \$83.30	Annual income \$205,001 – \$500,000	\$410,001 – \$750,000																				
+ \$91.00	Annual income greater than \$500,000	greater than \$750,000																				
Late Enrollment Penalty	+ 1%.... Of current national base beneficiary premium (\$38.99) for each month eligible, after a break of 63 days without creditable prescription drug coverage; continues for as long as you are in Medicare Part D																					
Deductible, Copayments, and Coinsurance	Varies by individual plan and year-to-date coverage level																					

Part D National Base Beneficiary Premium...\$38.99

This figure is used to estimate the Part D late enrollment penalty and the income-related monthly adjustment amounts listed in the table above. The national base beneficiary premium amount can change each year.

Florida LIS Benchmark...\$4.82

The benchmark is important when determining plan premium costs for individuals with the Low-Income Subsidy (LIS)/Extra Help program. If the plan they select has a premium higher than this amount, they are responsible for paying the difference.

Example: If Joan is receiving Extra Help and she found a plan that covers all her medications with a monthly premium of \$38.99, she would be responsible for paying a \$34.17 premium each month (\$38.99 - \$4.82 = \$34.17).