

2025 Medicare Costs & Premiums



PART A (Hospital)

Inpatient Hospital Stay – You Pay... *(benefit period ends 60 days after release from care)*

- **Deductible: \$1,676** per benefit period
- Coinsurance (days 1-60): \$0 per day of each benefit period
- Coinsurance (days 61-90): \$419 per day of each benefit period
- Coinsurance (60 lifetime reserve days): \$838 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 benefit period
- Coinsurance (days 21-100): \$209.50 per day of each benefit period

PART B (Medical)

Part B Deductible – You Pay... \$257 per calendar year

Part B Coverage – You Pay... Generally, 20%, after \$257 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 **\$185.00/mo premium (based on income)**. Higher income earners will pay a **Part B IRMAA (Income Related Monthly Adjustment Amount)** in addition to the \$185.00/mo standard premium.

Higher income earners 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 includes Part D coverage (see table below).

If your MAGI (Modified Adjusted Gross Income*) in 2023 was...			You pay in 2025 (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 plan premium)
\$106,000 or less	\$212,000 or less	\$106,000 or less	\$185.00	---
\$106,001 to \$133,000	\$212,001 to \$266,000	N/A	\$259.00 (185.00 + 74.00)	+ \$13.70
\$133,001 to \$167,000	\$266,001 to \$334,000	N/A	\$370.00 (185.00 + 185.00)	+ \$35.30
\$167,001 to \$200,000	\$334,001 to \$400,000	N/A	\$480.90 (185.00 + 295.90)	+ \$57.00
\$200,001 to \$499,999	\$400,001 to \$749,999	\$106,001 to \$394,000	\$591.90 (185.00 + 406.90)	+ \$78.60
\$500,000 +	\$750,000 +	\$394,000 +	\$628.90 (185.00 + 443.90)	+ \$85.80

* 2023 MAGI = Adjusted Gross Income (Form 1040 line 11) + Tax-Exempt Interest (Form 1040 line 2a)