# 2027 Medicare costs

Standard costs at a glance, with 2026 for comparison.

## Part B | Doctor and outpatient care

| | 2026 | 2027 |
|---|---|---|
| Standard monthly premium | $202.90 | **$209.40** |
| Annual deductible | $283 | **$292** |

Some people pay more based on income. See page 2.

## Part A | Hospital and skilled nursing

| | 2026 | 2027 |
|---|---|---|
| Hospital deductible (per benefit period) | $1,736 | **$1,776** |
| Hospital stay, days 61-90 (per day) | $434 | **$444** |
| Hospital stay, lifetime reserve days (per day) | $868 | **$888** |
| Skilled nursing, days 21-100 (per day) | $217 | **$222** |
| Monthly premium with 30-39 work credits | $311 | **$328** |
| Monthly premium with fewer than 30 work credits | $565 | **$597** |

Most people pay no monthly premium for Part A.

## Part D | Prescription drugs

| | 2026 | 2027 |
|---|---|---|
| Most a plan can charge as an annual deductible | $615 | **$700** |
| Annual out-of-pocket limit for covered drugs | $2,100 | **$2,400** |
| National base premium (monthly reference amount) | $38.99 | **$41.33** |

Your monthly premium depends on your plan. The national base premium is a reference amount, not a quote. Premiums do not count toward the out-of-pocket limit.

**CMS sources:** 2027 Parts A & B · 2026 Parts A & B · Part D limits · 2027 Part D base · 2026 Part D base

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# Do I pay more?

2027 income-based surcharges (IRMAA)

**Start with your 2025 tax return.**

Medicare usually uses your 2025 modified adjusted gross income. Amounts below are monthly, per person. Part B shows your total. Part D shows the extra amount added to your drug plan premium.

## Individual and joint tax returns

| Individual income | Joint income | Part B total premium | Part D extra charge |
|---|---|---|---|
| $112,000 or less | $224,000 or less | **$209.40** | $0 |
| Over $112,000 to $141,000 | Over $224,000 to $282,000 | **$293.10** | $15.40 |
| Over $141,000 to $177,000 | Over $282,000 to $354,000 | **$418.80** | $39.70 |
| Over $177,000 to $212,000 | Over $354,000 to $424,000 | **$544.40** | $64.00 |
| Over $212,000 under $500,000 | Over $424,000 under $750,000 | **$670.00** | $88.30 |
| $500,000 or more | $750,000 or more | **$711.80** | $96.40 |

## Married filing separately

Use this table only if you lived with your spouse at any time in 2025.

| Married, filing separately | Part B total premium | Part D extra charge |
|---|---|---|
| $112,000 or less | **$209.40** | $0 |
| Over $112,000, under $388,000 | **$670.00** | $88.30 |
| $388,000 or more | **$711.80** | $96.40 |

**CMS source:** 2027 Medicare premiums and income brackets

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