

2025 Medicare Premiums, Deductibles, and Cost-Sharing Amounts

Part A (Hospital Insurance)	Beneficiary pays:
Hospital Deductible	\$1,676/benefit period
Hospital Copayment	\$0/day for days 1-60
	\$419/day for days 61-90
	\$838/day for days 91-150
Skilled Nursing Facility Copayment	\$209.50/day for days 21-100
Part A Premiums*	\$518/month for those with fewer than 30 quarters of Medicare-covered employment
	\$285/month for those with 30-39 quarters of Medicare-covered employment

Part B (Medical Insurance)	Beneficiary pays:
Annual Deductible	\$257
Part B premium for those with incomes below \$106,000 if single, \$212,000 if married**	\$185/month
Most Part B covered services (including doctor's visits, outpatient therapy, durable medical equipment, and outpatient mental health services)	20% of Medicare approved costs

*Most people with Medicare do not pay a monthly premium for Part A because they have (or a spouse has) 40 or more quarters of Medicare-covered employment (meaning they worked at a job where they paid into Medicare).

** Those with incomes higher than these amounts will pay an Income Related Monthly Adjustment Amount (IRMAA) see 2025 Part B and Part D IRMAA

Source: Centers for Medicare & Medicaid Services, 2025 Medicare Parts A & B Premiums and Deductibles, Nov 8, 2024

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