

# 2025 Medicare costs

## Medicare Part A (Hospital Insurance) costs

### Part A monthly premium

Most people don't pay a Part A premium because they paid Medicare taxes while working. If you don't get premium-free Part A, you pay up to \$518 each month. If you don't buy Part A when you're first eligible for Medicare (usually when you turn 65), you might pay a penalty.

### Hospital inpatient stay

In 2025, you pay:

- \$1,676 deductible per benefit period
- \$0 for the first 60 days of each benefit period (after you pay the deductible)
- \$419 per day for days 61–90 of each benefit period
- \$838 per “lifetime reserve day” after day 90 of each benefit period (up to a maximum of 60 days over your lifetime)
- All costs for each day after day 150

### Skilled Nursing Facility stay

In 2025, you pay:

- \$0 for the first 20 days of each benefit period
- \$209.50 per day for days 21–100 of each benefit period
- All costs for each day after day 100 of the benefit period

## Medicare Part B (Medical Insurance) costs

### Part B monthly premium

Most people pay the standard Part B monthly premium amount (\$185 in 2025). Social Security will tell you the exact amount you'll pay for Part B in 2025.

You pay the standard premium amount if you:

- Enroll in Part B for the first time in 2025.
- Don't get Social Security benefits.
- Are directly billed for your Part B premiums.
- Have Medicare and Medicaid, and Medicaid pays your premiums. (Your state will pay the standard premium amount of \$185 in 2025.)

If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard Part B premium and an income-related monthly adjustment amount.

<b>If your yearly income in 2023 was:</b>			
<b>File individual tax return</b>	<b>File joint tax return</b>	<b>File married &amp; separate tax return</b>	<b>You pay each month (in 2025):</b>
\$106,000 or less	\$212,000 or less	\$106,000 or less	\$185.00
above \$106,000 up to \$133,000	above \$212,000 up to \$266,000	not applicable	\$259.00
above \$133,000 up to \$167,000	above \$266,000 up to \$334,000	not applicable	\$370.00
above \$167,000 up to \$200,000	above \$334,000 up to \$400,000	not applicable	\$480.90
above \$200,000 and less than \$500,000	above \$400,000 and less than \$750,000	above \$106,000 and less than \$394,000	\$591.90
\$500,000 or above	\$750,000 or above	\$394,000 or above	\$628.90

If you have questions about your Part B premium, call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778. If you pay a late enrollment penalty, these amounts may be higher.

**2025 Part B deductible—\$257 before Original Medicare starts to pay**

You pay this deductible once each year.

## Medicare Advantage Plans (Part C) Premiums

Visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) to find and compare plan premiums. You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

## Medicare Drug Coverage (Part D) Premiums

The chart below shows your estimated drug plan monthly premium based on your income. If your income is above a certain limit, you'll pay an income-related monthly adjustment amount in addition to your plan premium.

If your yearly income in 2023 was:			
File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2025):
\$106,000 or less	\$212,000 or less	\$106,000 or less	Your plan premium
above \$106,000 up to \$133,000	above \$212,000 up to \$266,000	not applicable	\$13.70 + your plan premium
above \$133,000 up to \$167,000	above \$266,000 up to \$334,000	not applicable	\$35.30 + your plan premium
above \$167,000 up to \$200,000	above \$334,000 up to \$400,000	not applicable	\$57.00 + your plan premium
above \$200,000 and less than \$500,000	above \$400,000 and less than \$750,000	above \$106,000 and less than \$394,000	\$78.60 + your plan premium
\$500,000 or above	\$750,000 or above	\$394,000 or above	\$85.80 + your plan premium

### 2025 Part D national base premium—\$36.78

Medicare uses the national base premium to estimate the Part D late enrollment penalty and the income-related monthly adjustment amounts listed in the table above. The national base amount can change each year. If you pay a late enrollment penalty, your total premium amount may be higher.

## For detailed information

- Visit [Medicare.gov/basics/costs/medicare-costs](https://www.medicare.gov/basics/costs/medicare-costs) to get more detailed Medicare cost information by service.
- Visit [Medicare.gov/basics/costs/medicare-costs/avoid-penalties](https://www.medicare.gov/basics/costs/medicare-costs/avoid-penalties) to learn how to avoid late enrollment penalties.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.



**Medicare**

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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