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2025 MEDICARE PREMIUMS + DEDUCTIBLES

PART A COSTS

2024

PART A PREMIUM

Most people don't pay a monthly premium for Part A. If you do buy Part A, you'll pay up to **\$505** each month if you paid Medicare taxes for less than 30 quarters. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is **\$278**.

PART A DEDUCTIBLE + COINSURANCE

- **\$1,632** deductible for each benefit period
- Days 1-60: **\$0** coinsurance for each benefit period
- Days 61-90: **\$408** coinsurance per day for each benefit period
- Days 91 and beyond: **\$816** coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)
- Beyond lifetime reserve days: all costs

2025

PART A PREMIUM

Most people don't pay a monthly premium for Part A. If you do buy Part A, you'll pay up to **\$518** each month if you paid Medicare taxes for less than 30 quarters. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is **\$285**.

PART A DEDUCTIBLE + COINSURANCE

- **\$1,676** deductible for each benefit period
- Days 1-60: **\$0** coinsurance for each benefit period
- Days 61-90: **\$419** coinsurance per day for each benefit period
- Days 91 and beyond: **\$838** coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)
- Beyond lifetime reserve days: all costs

PART B COSTS

2024

PART B PREMIUM

The standard Part B amount is **\$174.70** (or higher depending on your income).

PART B DEDUCTIBLE + COINSURANCE

- **\$240** deductible per year
- After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services, outpatient therapy, and durable medical equipment (DME).

2025

PART B PREMIUM

The standard Part B amount is **\$185** (or higher depending on your income).

PART B DEDUCTIBLE + COINSURANCE

- **\$257** deductible per year
- After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services, outpatient therapy, and durable medical equipment (DME).



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2025 MEDICARE PREMIUMS + DEDUCTIBLES

2025 Medicare Part B Income Related Adjustments

FILE INDIVIDUAL TAX RETURN (with modified AGI)	FILE JOINT TAX RETURN (with modified AGI)	FILE MARRIED + SEPARATE TAX RETURN (with modified AGI)	YOU PAY EACH MONTH IN 2025:
\$106,000 or less	\$212,000 or less	\$106,000 or less	\$185.00
More than \$106,000, up to \$133,000	More than \$212,000, up to \$266,000	Not applicable	\$259.00
More than \$133,000, up to \$167,000	More than \$266,000, up to \$334,000	Not applicable	\$370.00
More than \$167,000, up to \$200,000	More than \$334,000, up to \$400,000	Not applicable	\$480.90
More than \$200,000, up to \$500,000	More than \$400,000, up to \$750,000	More than \$106,000 and less than \$394,000	\$591.90
\$500,000 or more	\$750,000 or more	\$394,000 or more	\$628.90

2025 Medicare Part D Income Related Adjustments

FILE INDIVIDUAL TAX RETURN (with modified AGI)	FILE JOINT TAX RETURN (with modified AGI)	FILE MARRIED + SEPARATE TAX RETURN (with modified AGI)	YOU PAY EACH MONTH IN 2025:
\$106,000 or less	\$212,000 or less	\$106,000 or less	your plan premium
More than \$106,000, up to \$133,000	More than \$212,000, up to \$266,000	Not applicable	\$13.70 + your plan premium
More than \$133,000, up to \$167,000	More than \$266,000, up to \$334,000	Not applicable	\$35.30 + your plan premium
More than \$167,000, up to \$200,000	More than \$334,000, up to \$400,000	Not applicable	\$57.00 + your plan premium
More than \$200,000, up to \$500,000	More than \$400,000, up to \$750,000	More than \$106,000 and less than \$394,000	\$78.60 + your plan premium
\$500,000 or more	\$750,000 or more	\$394,000 or more	\$85.80 + your plan premium