Medicare Dana
JBIRD INSURANCE GROUP

2027 Medicare Costs & Premiums

PART A (Hospital)

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

- **Deductible: $1,776** per benefit period
- Coinsurance (days 1-60): $0 per day of each benefit period
- Coinsurance (days 61-90): $444 per day of each benefit period
- Coinsurance (60 lifetime reserve days): $888 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): $222 per day of each benefit period

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PART B (Medical)

Part B Deductible – You Pay… $292 per calendar year

Part B Coverage – **You Pay…** Generally 20%, after $292 deductible is met

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Part B Premium (including high income Part B & Part D) [paid to Medicare]

Those enrolled in **Part B** will pay at least the standard **$209.40/mo premium (based on income)**. Higher income earners will pay a **Part B IRMAA (Income Related Monthly Adjustment Amount) in addition** to the $209.40/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 2025 was…			You pay in 2027 (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)
$112,000 or less	$224,000 or less	$112,000 or less	**$209.40**	---
$112,001 to $141,000	$224,001 to $282,000	N/A	**$293.10** (209.40 + 83.70)	**+ $15.40**
$141,001 to $177,000	$282,001 to $354,000	N/A	**$418.80** (209.40 + 209.40)	**+ $39.70**
$177,001 to $212,000	$354,001 to $424,000	N/A	**$544.40** (209.40 + 335.00)	**+ $64.00**
$212,001 to $500,000	$424,001 to $750,000	$112,001 to $388,000	**$670.00** (209.40 + 460.60)	**+ $88.30**
$500,001 +	$750,001 +	$388,001 +	**$711.80** (209.40 + 502.40)	**+ $96.40**

* 2025 MAGI = Adjusted Gross Income (Form 1040 line 11) + Tax-Exempt Interest (Form 1040 line 2a)