

Part A Premium

Individuals who did not work 40 credits will pay a monthly Part A premium based on the amount of credits they worked.

0-29 credits \$565/month **30-39 credits** \$311/month

Part B Premium

The monthly standard Medicare Part B premium in 2026 for Medicare beneficiaries will be \$202.90. It may be a little less for those protected under the hold harmless provision.

The Part B premium a beneficiary pays each month is based on his or her annual income. Specifically, if a beneficiary's "modified adjusted gross income" (**MAGI**) is greater than the legislated threshold amounts the beneficiary is responsible for a larger portion of the estimated total cost of Part B benefits. The Affordable Care Act requires Part D enrollees whose incomes exceed the same thresholds pay a monthly adjustment amount. The monthly Part D adjustment will be taken out of a beneficiary's Social Security check and paid to Medicare. These enrollees will pay the regular plan premium to their Part D plan. Social Security will inform beneficiaries of their adjustment. Appeals procedures will be included.

The 2026 Part B monthly premium and Part D adjustment amount are based on one's 2024 tax return.

Individual tax return, with income (MAGI):	Beneficiaries who file		Will pay a	
	Married with a joint tax return, with income:	Married with a separate tax return from their spouse, with income:	Monthly Part B Premium of:	Monthly Part D Adjustment of:
Less than or equal to \$109,000	Less than or equal to \$218,000	Less than or equal to \$109,000	Less than \$202.90 (Held Harmless)	\$0
			\$202.90	
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	Not applicable	\$284.10	\$14.50
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	Not applicable	\$405.80	\$37.50
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	Not applicable	\$527.50	\$60.40
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	Above \$109,000 and less than \$410,000	\$649.20	\$83.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$410,000 and above	\$689.90	\$91.00