

## **2026 Medicare Parts A & B Premiums and Deductibles and 2026 Medicare Part D Income-Related Monthly Adjustment Amounts**

On November 14, 2025, the Centers for Medicare & Medicaid Services (CMS) released the 2026 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs, and the 2026 Medicare Part D income-related monthly adjustment amounts.

### **Medicare Part B Income-Related Monthly Adjustment Amounts**

Since 2007, a beneficiary’s Part B monthly premium has been based on his or her income. These income-related monthly adjustment amounts affect roughly 8% of people with Medicare Part B. The 2026 Part B total premiums for high-income beneficiaries with full Part B coverage are shown in the following table:

<b>Beneficiaries who file individual tax returns with modified adjusted gross income:</b>	<b>Full Part B Coverage</b>		<b>Total Monthly Premium Amount</b>
	<b>Beneficiaries who file joint tax returns with modified adjusted gross income:</b>	<b>Income-Related Monthly Adjustment Amount</b>	
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00	\$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	\$81.20	\$284.10
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$202.90	\$405.80
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$324.60	\$527.50
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	\$446.30	\$649.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$487.00	\$689.90

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### **Medicare Part D Income-Related Monthly Adjustment Amounts**

Since 2011, a beneficiary’s Part D monthly premium has been based on his or her income. Approximately 8% of people with Medicare Part D pay these income-related monthly adjustment amounts. These individuals will pay the income-related monthly adjustment amount in addition to their Part D premium. Part D premiums vary by plan, and regardless of how a beneficiary pays their Part D

premium, the Part D income-related monthly adjustment amounts are deducted from Social Security benefit checks or paid directly to Medicare. Roughly two-thirds of beneficiaries pay premiums directly to the plan, while the remainder have their premiums deducted from their Social Security benefit checks. The 2026 Part D income-related monthly adjustment amounts for high-income beneficiaries are shown in the following table:

<b>Part D</b>		
<b>Beneficiaries who file individual tax returns with modified adjusted gross income:</b>	<b>Beneficiaries who file joint tax returns with modified adjusted gross income:</b>	<b>Income-related monthly adjustment amount</b>
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$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	\$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	\$60.40
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	\$83.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$91.00