

MEDICARE COSTS 2026

	2026	2025
Part A		
Inpatient hospital deductible	\$ 1,736	\$ 1,676
Nursing Home Coinsurance per day	217.00	209.50

Part B		
Premium - per month	\$ 202.90	\$ 185.00
Deductible - annual	283.00	257.00

IRMAA Adjustment - if income exceeds this, your premiums will increase

Single	\$ 109,000	\$ 106,000
Married couple	218,000	212,000

Medicare Part D - Drugs

Deductible maximum	\$ 615	\$ 590
Limit for co-pays and deductibles	\$ 2,100	\$ 2,000

Medicare Supplement

Starting January 1, 2026, Indiana Medicare Supplement policyholders can apply for a different Supplement plan. The new insurance company cannot deny you coverage or charge more because of poor health. Conditions for you are:

Must be at least 65 years of age and are already insured with a Medicare Supplement policy.

Apply for a supplement plan with a different company within 60 days of your birthday.

Keep the same Medicare Supplement plan letter (A, B, C, D, F, G, K, L, M, N) as you now have.