



2025 Medicare Deductible, Coinsurance & Premium Amounts

v.11.20.24

*Medicare questions? SHIIP offers free, confidential & objective counseling
Call our statewide number: 1-800-351-4664 (TTY 1-800-735-2942)*

Medicare Part A (hospital insurance)

Inpatient Hospital

Deductible	first 60 days (per benefit period)	\$1,676
Coinsurance	days 61-90 (per benefit period)	\$419/day
	lifetime reserve days (60)	\$838/day

Skilled Nursing Facility

Coinsurance	days 21-100 (per benefit period)	\$209.50/day
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Monthly Premium

40 quarters of Social Security work credit	Free
30-39 quarters of Social Security work credit	\$285
Less than 30 quarters of Social Security work credit	\$518

Medicare Part B (medical insurance)

Annual deductible	\$257
Standard monthly premium	\$185

IRMAA (Income-Related Monthly Adjustment Amount), based on 2023 Income

If Your Yearly Adjusted Gross Income is			
File Individual Tax Return	File Joint Tax Return	Part B premium	Part D IRMAA (in addition to Part D premium)
Less than or equal to \$106,000	Less than or equal to \$212,000	\$185.00	none
\$106,001 - \$133,000	\$212,001-\$266,000	\$259.00	\$13.70
\$133,001 - \$167,000	\$266,001 - \$334,000	\$370.00	\$35.30
\$167,001 - \$200,000	\$334,001 - \$400,000	\$480.90	\$57.00
\$200,001 - \$499,999	\$400,001 - \$749,999	\$591.90	\$78.60
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$628.90	\$85.80
Married but File Separate Tax Return		Part B premium	Part D IRMAA
Less than or equal to \$106,000		\$185.00	none
\$106,001 - \$393,999		\$591.90	\$78.60
Greater than or equal to \$394,000		\$628.90	\$85.80