

You Must Choose a Combination of the Following:

PLAN	COVERAGE	MONTHLY PREMIUMS
Medicare Part A (Hospital Insurance)	- In-patient care in hospitals - Skilled nursing facility - Hospice - Home health care	- You usually don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working - If you aren't eligible, you'll have to pay up to \$565 per month for coverage
Medicare Part B (Medical Insurance)	- Services from doctors and other health care providers - Outpatient care, home health care, durable medical equipment - Some preventive services	- A standard Part B premium is \$202.90 per month in 2026 - If your Modified Adjusted Gross Income is higher than \$109,000 filing single or \$218,000 filing jointly, you'll pay more
Medicare Part C (Medicare Advantage)	- Includes all benefits and services covered under Part A and Part B - Usually includes Medicare prescription drug coverage - Run by Medicare-approved private insurance companies - May include extra benefits and services for an additional cost	Varies by company and type of coverage selected
Medicare Part D (Medicare Prescription Drug Coverage)	- Helps cover the cost of prescription drugs - May help protect against higher costs by having deductibles and coinsurance - Run by Medicare-approved private insurance companies	Varies by company and type of coverage selected

Source: Medicare.gov, 2026

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