2027 Medicare Costs & Premiums

OFFICIAL CMS FIGURES — RELEASED NOVEMBER 17, 2026

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OFFICIAL These are the **official 2027 Medicare Part A & B premiums, deductibles, coinsurance, and IRMAA amounts** released by the Centers for Medicare & Medicaid Services (CMS) on **November 17, 2026**. They take effect **January 1, 2027**.

PART A (Hospital)

Inpatient Hospital Stay – You Pay... *(benefit period ends 60 days after release from care)*

- **Deductible: $1,776** per benefit period
- Coinsurance (days 1–60): **$0** per day of each benefit period
- Coinsurance (days 61–90): **$444** per day of each benefit period
- Coinsurance (60 lifetime reserve days): **$888** per day after day 90 of each benefit period

Skilled Nursing Facility Stay – You Pay... *(3-day inpatient hospital stay required first)*

- Coinsurance (days 1–20): **$0** per day of each benefit period
- Coinsurance (days 21–100): **$222** per day of each benefit period

PART B (Medical)

Part B Deductible – You Pay... **$292** per calendar year

Part B Coverage – You Pay... Generally 20%, after the $292 deductible is met

Part B Premium (including high-income Part B & Part D) [paid to Medicare]

Those enrolled in **Part B** will pay at least the standard **$209.40/mo premium**. Higher income earners will also pay a **Part B IRMAA** (Income Related Monthly Adjustment Amount) **in addition** to the standard premium.

Higher income earners enrolled in **Part D Prescription Drug** coverage also pay a **Part D IRMAA in addition** to the monthly premium for a Part D prescription drug plan or a Medicare Advantage plan that includes Part D coverage (see table below).

If your MAGI (Modified Adjusted Gross Income†) in 2025 was...			You pay in 2027 (per person) Monthly premiums to Medicare	
Individual Tax Return	**Joint Tax Return**	**Married & Separate Tax Return**	**Part B Premium + IRMAA**	**Part D IRMAA** (in addition to Part D plan premium)
$112,000 or less	$224,000 or less	$112,000 or less	**$209.40**	---
$112,001 to $141,000	$224,001 to $282,000	N/A	**$293.10** (209.40 + 83.70)	**+ $15.40**
$141,001 to $177,000	$282,001 to $354,000	N/A	**$418.80** (209.40 + 209.40)	**+ $39.70**
$177,001 to $212,000	$354,001 to $424,000	N/A	**$544.40** (209.40 + 335.00)	**+ $64.00**
$212,001 to $499,999	$424,001 to $749,999	$112,001 to $387,999	**$670.00** (209.40 + 460.60)	**+ $88.30**
$500,000 +	$750,000 +	$388,000 +	**$711.80** (209.40 + 502.40)	**+ $96.40**

† 2025 MAGI = Adjusted Gross Income (Form 1040 line 11) + Tax-Exempt Interest (Form 1040 line 2a). 2027 IRMAA is based on your 2025 tax return.

Source: CMS Fact Sheet, "2027 Medicare Parts A & B Premiums and Deductibles," released November 17, 2026 (cms.gov). Part A premium (for those without 40 quarters of coverage): $328/mo with 30–39 quarters; $597/mo with fewer than 30 quarters. About 99% of beneficiaries pay no Part A premium.

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