

OVERVIEW OF MEDICARE A & B

A

2026

B

\$202.90
Premium

Key:

Shaded areas - Medicare pays
White areas - you pay

\$283 Deductible
(per calendar year applies first)

20%
Coinsurance

In-patient hospital

First 60 days \$1,736 deductible

Days 61-90 \$434 per day coinsurance

Lifetime
Reserve \$868 per day coinsurance
Days 91-150

Skilled Nursing Facility

First 20 days 100% (no co-pay)

Days 21-100 \$209.50 per day coinsurance

80%

Physician's charges
(in or out of hospital)

Durable medical equipment

Ambulance

Outpatient hospital charges

Blood - the first 3 pints

Lab services

Free Preventive services

flu shots

mammogram

pap test and pelvic exam

prostate exam

100% Services

Home health

Hospice

*Benefit period ends when patient is out
of the hospital or skilled nursing facility
for 60 consecutive days.

Excess Charges

15% over
Medicare charges