

2025 Medicare Premiums, Deductibles, and Cost-Sharing Amounts

Part A (Hospital Insurance)	Beneficiary pays:
Hospital Deductible	\$1,676/benefit period
Hospital Copayment	\$0/day for days 1-60
	\$419/day for days 61-90
	\$838/day for days 91-150
Skilled Nursing Facility Copayment	\$209.50/day for days 21-100
Part A Premiums*	\$518/month for those with fewer than 30 quarters of Medicare-covered employment
	\$285/month for those with 30-39 quarters of Medicare-covered employment
Part B (Medical Insurance)	Beneficiary pays:
Annual Deductible	\$257
Part B Premium for those with incomes below \$103,000 if single, \$206,000 if married**	\$185/month
Most Part B covered services, including doctors' visits, outpatient therapy, durable medical equipment, and outpatient mental health services	20% of amount Medicare approves

* Most people with Medicare do not pay a monthly premium for Part A because they have (or a spouse has) 40 or more quarters of Medicare-covered employment (meaning they worked at a job where they paid into Medicare).

** Those with incomes higher than these amounts will pay an Income Related Monthly Adjustment Amount (IRMAA); see [Medicare Costs at a Glance](#).

Source: Centers for Medicare & Medicaid Services, [2025 Medicare Costs](#)