






What You'll Pay in Out-of-Pocket Medicare Costs in 2025

Medicare is not free, and your out-of-pocket costs are an important consideration when choosing a plan. Here's what you should know for 2025.

Medicare Plan	2025 Out-of-Pocket Costs
 Part A (Hospital Insurance)	<p>Premium: \$0 for most people; otherwise \$285 or \$518/mo. Deductible: \$1,676 for each inpatient hospital benefit period Coinsurance: Varies with location and length of stay.</p> <p>For a hospital stay Days 1-60: \$0 Days 61-90: \$419 per day Days 91-150*: \$838 per day Out-of-pocket maximum: None</p> <p>*These are called "lifetime reserve days" because Medicare will only pay for these extra days once in your lifetime.</p>
 Part B (Medical Insurance)	<p>Premium: \$185/mo. or higher, depending on income Deductible: \$257 annually Coinsurance: 20% of service costs; deductible must be met first Out-of-pocket maximum: None Preventative benefits: There are some preventive services under Part B that Medicare covers at 100%.</p>
 Part C (Medicare Advantage)	<p>Premium: Varies by plan; average basic monthly premium is estimated to be \$17/mo. in 2025 Deductible: Varies by plan, may include Part D deductible Coinsurance: Varies by plan and service(s) received Out-of-pocket maximum: \$9,350, but some Part C plans set lower limits</p>
 Part D (Prescription Drug Coverage)	<p>Premium: Varies by plan; average basic monthly premium for standard Part D is estimated to be about \$46.50/mo. in 2025 Deductible: Varies by plan, but no more than \$590 per year Coinsurance: Varies by plan Out-of-pocket maximum: None, but catastrophic coverage kicks in after you hit \$2,000 in out-of-pocket costs for covered drugs</p>
 Medigap (Supplemental Insurance)	<p>Premium: Varies by plan Deductible: \$2,870 for High-Deductible Options F, G, and J Coinsurance: Varies by plan Out-of-pocket maximum: OOP maximums for Medigap Plans K and L are \$7,220 and \$3,610, respectively</p>