






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