

Medicare Part A + Part B



Two key parts of Medicare are Medicare Part A and Medicare Part B. These two parts combined are commonly referred to as “Original Medicare”.

Part A: Hospital coverage

Medicare Part A helps you cover the costs for inpatient hospital and skilled nursing facility care, hospice, and home health care. Most people don't pay a premium for Part A but there is a deductible for inpatient care.

Inpatient hospital care

This is care you get in acute care hospitals, inpatient rehabilitation facilities, and long-term care hospitals. Coverage includes hospital services, semi-private rooms, meals, general nursing, and medications.

	You pay in 2026
Days 1-60	Eligible care is covered in full after you pay a \$1,736 deductible each benefit period*
Days 61-90	Coinsurance of \$434 per day of each benefit period*
Days 91+	Coinsurance of \$868 per each “lifetime reserve day” (you can use up to 60 reserve days during your lifetime)

Skilled Nursing Facility (SNF) care

This is care provided in a skilled nursing facility for a limited time. Covered services include skilled nursing care, a semi-private room, meals, physical and occupational therapy, medical social services, medications, ambulance transportation, and dietary counseling.

	You pay in 2026
Days 1-20	\$0 for the first 20 days of each benefit period*
Days 21-100	Coinsurance of \$217 per day of each benefit period*
Days 100+	All costs for each day after day 100 in a benefit period*

* A benefit period begins the day you're admitted as an inpatient in a hospital or SNF and ends when you haven't received any inpatient hospital care (or skilled care in a SNF) for 60 days in a row.

See Part B information on page 2.

Part B: Medical coverage

Medicare Part B provides coverage for medical care and helps you cover costs for visits with doctors and other providers. You typically pay a monthly premium for Part B to the government, which is deducted from your Social Security check. If you're not drawing Social Security, you'll be billed quarterly for your Part B premium.

	You pay in 2026
Standard monthly premium	\$202.90
Annual deductible	\$283
Medicare approved expenses for eligible services + supplies	20% after deductible

Types of medical care that qualify for coverage

- Doctors' services
- Diagnostic tests
- Medical supplies and services
- Immunizations
- Outpatient services
- Preventative screenings