2025 Medicare Parts A & B Premiums and Deductibles

On November 8, 2024, the Centers for Medicare & Medicaid Services (CMS) released the 2025 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs, and the 2025 Medicare Part D income-related monthly adjustment amounts.

Medicare Part B Premium and Deductible

Medicare Part B covers physicians' services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

Each year, the Medicare Part B premium, deductible, and coinsurance rates are determined according to provisions of the Social Security Act. The standard monthly premium for Medicare Part B enrollees will be $185.00 for 2025, an increase of $10.30 from $174.70 in 2024. The annual deductible for all Medicare Part B beneficiaries will be $257 in 2025, an increase of $17 from the annual deductible of $240 in 2024.

The increase in the 2025 Part B standard premium and deductible is mainly due to projected price changes and assumed utilization increases that are consistent with historical experience.

Beginning in 2023, individuals whose full Medicare coverage ended 36 months after a kidney transplant, and who do not have certain other types of insurance coverage, can elect to continue Part B coverage of immunosuppressive drugs by paying a premium. For 2025, the standard immunosuppressive drug premium is $110.40.

Medicare Part B Income-Related Monthly Adjustment Amounts

Since 2007, a beneficiary's Part B monthly premium has been based on his or her income. These income-related monthly adjustment amounts affect roughly 8% of people with Medicare Part B. The 2025 Part B total premiums for high-income beneficiaries with full Part B coverage are shown in the following table:

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Full Part B Coverage			
Beneficiaries who file individual tax returns with modified adjusted gross income:	**Beneficiaries who file joint tax returns with modified adjusted gross income:**	**Income-Related Monthly Adjustment**	**Total Monthly Premium Amount**
Less than or equal to $106,000	Less than or equal to $212,000	$0.00	$185.00
Greater than $106,000 and less than or equal to $133,000	Greater than $212,000 and less than or equal to $266,000	74.00	259.00
Greater than $133,000 and less than or equal to $167,000	Greater than $266,000 and less than or equal to $334,000	185.00	370.00
Greater than $167,000 and less than or equal to $200,000	Greater than $334,000 and less than or equal to $400,000	295.90	480.90
Greater than $200,000 and less than $500,000	Greater than $400,000 and less than $750,000	406.90	591.90
Greater than or equal to $500,000	Greater than or equal to $750,000	443.90	628.90

The 2025 Part B total premiums for high-income beneficiaries who only have immunosuppressive drug coverage are shown in the following table:

Part B Immunosuppressive Drug Coverage Only			
Beneficiaries who file individual tax returns with modified adjusted gross income:	**Beneficiaries who file joint tax returns with modified adjusted gross income:**	**Income-Related Monthly Adjustment Amount**	**Total Monthly Premium Amount**
Less than or equal to	Less than or equal to	$0.00	$110.40

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Part B Immunosuppressive Drug Coverage Only			
Beneficiaries who file individual tax returns with modified adjusted gross income:	**Beneficiaries who file joint tax returns with modified adjusted gross income:**	**Income-Related Monthly Adjustment Amount**	**Total Monthly Premium Amount**
$106,000	$212,000		
Greater than $106,000 and less than or equal to $133,000	Greater than $212,000 and less than or equal to $266,000	73.60	184.00
Greater than $133,000 and less than or equal to $167,000	Greater than $266,000 and less than or equal to $334,000	184.10	294.50
Greater than $167,000 and less than or equal to $200,000	Greater than $334,000 and less than or equal to $400,000	294.50	404.90
Greater than $200,000 and less than $500,000	Greater than $400,000 and less than $750,000	404.90	515.30
Greater than or equal to $500,000	Greater than or equal to $750,000	441.70	552.10

Premiums for high-income beneficiaries with full Part B coverage who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Full Part B Coverage		
Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses with modified adjusted gross income:	**Income-Related Monthly Adjustment Amount**	**Total Monthly Premium Amount**
Less than or equal to $106,000	$0.00	$185.00
Greater than $106,000 and less than $394,000	406.90	591.90

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Full Part B Coverage		
Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses with modified adjusted gross income:	**Income-Related Monthly Adjustment Amount**	**Total Monthly Premium Amount**
Greater than or equal to $394,000	443.90	628.90

Premiums for high-income beneficiaries with immunosuppressive drug only Part B coverage who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Part B Immunosuppressive Drug Coverage Only		
Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses with modified adjusted gross income:	**Income-Related Monthly Adjustment Amount**	**Total Monthly Premium Amount**
Less than or equal to $106,000	$0.00	$110.40
Greater than $106,000 and less than $394,000	404.90	515.30
Greater than or equal to $394,000	441.70	552.10

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Medicare Part A Premium and Deductible

Medicare Part A covers inpatient hospitals, skilled nursing facilities, hospice, inpatient rehabilitation, and some home health care services. About 99% of Medicare beneficiaries do not have a Part A premium since they have at least 40 quarters of Medicare-covered employment, as determined by the Social Security Administration.

The Medicare Part A inpatient hospital deductible that beneficiaries pay if admitted to the hospital will be $1,676 in 2025, an increase of $44 from $1,632 in 2024. The Part A inpatient hospital deductible covers beneficiaries' share of costs for the first 60 days of Medicare-covered inpatient hospital care in a benefit period. In 2025, beneficiaries must pay a coinsurance amount of $419 per day for the 61st through 90th day of a hospitalization ($408 in 2024) in a benefit period and $838 per day for lifetime reserve days ($816 in 2024). For beneficiaries in skilled nursing facilities, the daily coinsurance for days 21 through 100 of extended care services in a benefit period will be $209.50 in 2025 ($204.00 in 2024).

Part A Deductible and Coinsurance Amounts for Calendar Years 2024 and 2025 by Type of Cost Sharing		
	2024	**2025**
Inpatient hospital deductible	$1,632	$1,676
Daily hospital coinsurance for 61st-90th day	$408	$419
Daily hospital coinsurance for lifetime reserve days	$816	$838
Skilled nursing facility daily coinsurance (days 21-100)	$204.00	$209.50

Enrollees age 65 and older who have fewer than 40 quarters of coverage, and certain persons with disabilities, pay a monthly premium in order to voluntarily enroll in Medicare Part A. Individuals who had at least 30 quarters of coverage, or were married to someone with at least 30 quarters of coverage, may buy into Part A at a reduced monthly premium rate, which will be $285 in 2025, a $7 increase from 2024. Certain uninsured aged individuals who have fewer than 30 quarters of coverage, and certain individuals with disabilities who have exhausted other entitlements, will pay the full premium, which will be $518 a month in 2025, a $13 increase from 2024.

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For more information on the 2025 Medicare Parts A and B premiums and deductibles (CMS-8086-N, CMS-8087-N, CMS-8088-N), please visit https://www.federalregister.gov/public-inspection.

Medicare Part D Income-Related Monthly Adjustment Amounts

Since 2011, a beneficiary's Part D monthly premium has been based on his or her income. Approximately 8% of people with Medicare Part D pay these income-related monthly adjustment amounts. These individuals will pay the income-related monthly adjustment amount in addition to their Part D premium. Part D premiums vary by plan and, regardless of how a beneficiary pays their Part D premium, the Part D income-related monthly adjustment amounts are deducted from Social Security benefit checks or paid directly to Medicare. Roughly two-thirds of beneficiaries pay premiums directly to the plan while the remainder have their premiums deducted from their Social Security benefit checks. The 2025 Part D income-related monthly adjustment amounts for high-income beneficiaries are shown in the following table:

Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-related monthly adjustment amount
Less than or equal to $106,000	Less than or equal to $212,000	$0.00
Greater than $106,000 and less than or equal to $133,000	Greater than $212,000 and less than or equal to $266,000	13.70
Greater than $133,000 and less than or equal to $167,000	Greater than $266,000 and less than or equal to $334,000	35.30
Greater than $167,000 and less than or equal to $200,000	Greater than $334,000 and less than or equal to $400,000	57.00
Greater than $200,000 and less than $500,000	Greater than $400,000 and less than $750,000	78.60
Greater than or equal to $500,000	Greater than or equal to $750,000	85.80

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Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Beneficiaries who are married and lived with their spouses at any time during the year, but file separate tax returns from their spouses with modified adjusted gross income:	**Income-related monthly adjustment amount**
Less than or equal to $106,000	$0.00
Greater than $106,000 and less than $394,000	78.60
Greater than or equal to $394,000	85.80

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