

2026–2027 Medicare Cost Projections

Merchant Insurance Solutions — see how key Medicare costs compare between 2026 and the projected/announced 2027 figures.

Medicare Cost	2026 Actual	2027 Projected / Announced	Change
Part A Premium – 40+ quarters	\$0	\$0	—
Part A Hospital Deductible	\$1,736	\$1,788 projected	+\$52
Hospital Days 1–60	\$0 after deductible	\$0 after deductible	—
Hospital Days 61–90	\$434/day	\$447/day projected	+\$13
Lifetime Reserve Days	\$868/day	\$894/day projected	+\$26
SNF Days 1–20	\$0	\$0	—
SNF Days 21–100	\$217/day	\$223.50/day projected	+\$6.50
Part B Standard Premium	\$202.90/mo.	\$209.50/mo. projected	+\$6.60/mo.
Part B Annual Deductible	\$283	\$292 projected	+\$9
Part B Coinsurance	generally 20%	generally 20%	—
Part D Standard Deductible	\$615	\$700 official	+\$85
Part D Annual OOP Cap	\$2,100	\$2,400 official	+\$300
Part D Base Beneficiary Premium*	\$38.99	\$41.33 official	+\$2.34

The 2026 actual A/B amounts come directly from CMS. The Medicare Trustees currently project the standard Part B premium at \$209.50/month for 2027, versus \$202.90 in 2026. CMS has already finalized the 2027 standard Part D deductible at \$700 and the Part D out-of-pocket threshold at \$2,400, compared with \$615 and \$2,100 in 2026.

*The \$41.33 Part D base beneficiary premium is not what every beneficiary will actually pay for a Part D plan. It is a statutory calculation used to determine plan-specific premiums. CMS says actual 2027 MA and Part D plan premiums will be released with the final landscape in September.

Merchant Insurance Solutions — Locations in Celina and Sherman, TX
(469) 447-5055 · Heidi@MIS.LLC · MIS.LLC

Merchant Insurance Solutions is an independent insurance agency and is not affiliated with or endorsed by the U.S. government or the federal Medicare program. We do not offer every plan available in your area. Plan availability and the number of organizations we represent vary by location. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options. Licensed Insurance Agent — NPN: 21632216