



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

November, 2025

Q: With the end of the year coming, I am working on my 2026 budget. What can I expect to pay in Medicare premiums and deductibles in 2026?

A: The Centers for Medicare & Medicaid Services (CMS) have just released the 2026 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs, and the 2026

Medicare Part D income-related monthly adjustment amounts. There will be increases in Medicare Part A and Part B premiums and a slight decrease in the maximum out-of-pocket limit for Medicare Advantage plans. There will also be adjustments to income-related premium surcharges for Medicare Part B and Part D.

Medicare beneficiaries will want to be proactive during this Medicare Open Enrollment Period (Oct. 15-Dec. 7), as comparing plans from multiple insurers can help them find the right option for them, saving them money in 2026.

The Medicare Plan Finder helps you compare plans in your area and compare their specific monthly premiums, deductibles and copayments. You can find it at [medicare.gov/plan-compare](https://www.medicare.gov/plan-compare).

Have questions? Need help? SHIP Counselors are available throughout Indiana to help you. SHIP does not sell anything but provides free information for Medicare beneficiaries.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or find SHIP online at www.medicare.in.gov. You can also find SHIP on Facebook, Twitter, LinkedIn, and YouTube.

	2025	2026
Part A Premium	\$285	\$311
Part A Deductible	\$1,676	\$1,736
Part B Premium	\$185	\$202.90
Part B Deductible	\$257	\$283
Average Monthly Premium for Medicare Advantage Plans with Prescription Drug Coverage	\$16	\$14
Annual Cap on Out-of-Pocket Expenses for Part D Drugs	\$2,000	\$2,100
National Part D Base Beneficiary Premium	\$46.50	\$38.99
Annual Out-of-Pocket Limit for In-Network Services for Medicare Advantage Recipients	\$9,350	\$9,250

The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. For questions about this article, contact Sarah Peeper, speerer@idoi.in.gov.