



Medicare Premiums, Deductibles, Co-Insurance - 2025

Categories : [Health Care Payment Assistance/Health Insurance](#)

The following information was adapted from the chart “Medicare Costs at a Glance” on the Medicare.gov website: <https://www.medicare.gov/Pubs/pdf/11579-medicare-costs.pdf>

Part A: (Hospital Insurance) premium:

Most people don't pay a monthly premium for Part A (sometimes called “premium-free Part A”), because they paid Medicare taxes while working. If you buy Part A, you'll pay up to \$518 each month in 2025, depending on how long you or your spouse worked and paid Medicare taxes.

Part A: hospital inpatient deductible and co-insurance

You pay:

- \$1,676 deductible for each benefit period
- Days 1-60: \$0 co-insurance for each benefit period
- Days 61-90: \$419 co-insurance per day of each benefit period
- Days 91 and beyond: \$838 co-insurance each day while using an individuals 60 “lifetime reserve days”
- Beyond lifetime reserve days (After day 150): all costs

Part B: (Medical Insurance) premium

You pay:

The standard Part B premium amount is \$185 (or higher depending on your income).

Part B: deductible and co-insurance

You pay:

\$257 for the deductible. After your deductible is met, you typically pay 20% of the Medicare-approved amount for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and durable medical equipment (dme).

Part C: (Medicare Advantage) premium

Medicare Part C is better known as “Medicare Advantage.” The Part C monthly premium varies by plan. [Compare](#)



[costs for specific Part C plans.](#)

Part D: (Medicare Prescription Drug Coverage) premium

The Part D monthly premium varies by plan (higher-income consumers may pay more). [Compare costs for specific Part D plans.](#)

For more information on Medicare costs, including those pertaining to home health care, hospice care, skilled nursing care, and mental health services, see “Detailed Medicare Cost information for 2025” on the Medicare.gov website: <https://www.medicare.gov/what-medicare-covers>

SOURCE: Medicare.gov

PREPARED BY: 211/jm

CONTENT LAST REVIEWED: May2025