2025 Medicare Premiums, Deductibles, Cost-Sharing Amounts, & Penalties

Part A (Hospital Insurance)	Beneficiary pays:
Hospital Deductible	$1,676/benefit period
Hospital Copayment	$0/day for days 1-60
	$419/day for days 61-90
	$838/day for days 91-150
Skilled Nursing Facility Copayment	$0/day for days 1-20
	$209.50/day for days 21-100
Part A Premiums	$285/month for those with 30-39 quarters of Medicare-covered employment
	$518/month for those with fewer than 30 quarters of Medicare-covered employment
Part B (Medical Insurance)	**Beneficiary pays:**
Part B Premium for those with incomes below $106,000 if single, $212,000 if married	$185/month
Part B Premium for those 36+ months post kidney transplant – keeping Part B for immunosuppressive drug coverage	$110.40/month
Most Part B covered services, including doctors' visits, outpatient therapy, durable medical equipment, and outpatient mental health services	20% of amount Medicare approves
Annual Deductible	$257

Part D (Prescription Drug Coverage)	Beneficiary pays:
Maximum Deductible	$590
National Benchmark	$36.78
PA Benchmark	$48.36

Penalties	Beneficiary pays:
Part A	Individuals who buy into Part A twelve or more months after they are initially able to enroll will be charged a 10% higher premium if they owe a premium. This increased premium will be charged to the individual for 2 times the number of years the individual was late enrolling. (Ex. Individual was 1 year late with enrolling; they will pay the increased premium for 2 years.)
Part B	10% penalty, based on the standard Part B premium, for each full 12-month period they delayed enrollment into Medicare Part B without having active employer coverage.
Part D	1% penalty for each month they didn't have creditable drug coverage. The penalty is based on the national Part D benchmark.