



## MEDICARE 2026

### Parts A & B Summary

#### **PART A: In-Patient Hospital**

(Free if you have a minimum of 40 quarters of qualified employment.)

	<u>Medicare Pays</u>	<u>You Pay</u>
Days 1-60	All but \$1,736	<b>\$1,736</b> (up to 6 times per year)
Days 61-90	All but \$434 per day	<b>\$434 per day</b>
Days 91-150	All but \$868 per day <i>(Days 91-150 are lifetime reserve days. Once used, they are gone forever.)</i>	<b>\$868 per day</b>
Days 151+	Nothing	<b>100% of Costs</b>

**SKILLED NURSING CARE:** Approved facilities only. Must have been admitted to hospital a minimum of 3 days & be treated for the same illness which caused you to enter the hospital. Must show daily progress.

	<u>Medicare Pays</u>	<u>You Pay</u>
Days 1-20	All Approved Costs	<b>Nothing</b>
Days 21-100	All but \$217 per day	<b>\$217 per day</b>
Days 101+	Nothing	<b>100% of Costs</b>

#### **PART B: Out-Patient Services (i.e. Doctors, Specialists, ER)**

\$202.90 per month deducted from your Social Security. Amount can vary based on income.

	<u>Medicare Pays</u>	<u>You Pay</u>
First Annual Expense	All but \$283 per year	<b>\$283 per year deductible</b>
All Approved Expenses	80%	<b>20%</b>
Excess Charges	Nothing	<b>100% of Excess</b> <i>(While not common, excess charges can be up to 15% beyond Medicare allowable costs.)</i>

ASB Financial currently represents over 20 Medicare organizations which offer hundreds of products in your area. You can always contact medicare.gov, 1-800-medicare or your local State Health Insurance Program for help with plan choices.