

FREE GUIDE

Medicare in One Page

The parts, the paths, the dates, and the numbers for 2026 and 2027. Front and back of one sheet.

The four parts

PART	WHAT IT COVERS	COST
A Hospital	Inpatient stays, skilled nursing after a hospital stay, hospice, some home health	\$0 premium for most. \$1,736 deductible per stay in 2026
B Medical	Doctors, outpatient, labs, imaging, equipment, preventive care	\$202.90 a month in 2026. \$283 deductible, then 20% with no limit
C Advantage	A private network plan that replaces A and B, usually bundles D. Copays and prior approvals	\$0 to \$100+ a month plus copays. Out-of-pocket max set by plan
D Prescriptions	Private drug plans, separate or inside C	Varies. Cap on covered drugs: \$2,100 in 2026, \$2,400 in 2027

The two paths

Original Medicare + Plan G + Part D

Any doctor in the country who takes Medicare. No network, no referrals. Plan G pays the 20% and the deductibles. One Part B deductible, then almost no bills.

Medicare Advantage

One card, low or zero premium, often dental and a gym. Copays per service, a network, prior approvals. The out-of-pocket max is your worst case each year.

Why the choice matters: you can leave Advantage any year, but getting Plan G afterward usually means health questions. Your first six months on Part B is the one time it's guaranteed.

Every number, 2026 and 2027

	2026	2027
Part B premium, standard	\$202.90	<i>November</i>
Part B deductible	\$283	<i>November</i>
Part A hospital deductible	\$1,736	<i>November</i>
Part A daily coinsurance, days 61 to 90	\$434	<i>November</i>
Lifetime reserve days	\$868	<i>November</i>
Skilled nursing, days 21 to 100	\$217	<i>November</i>
Part D out-of-pocket cap	\$2,100	\$2,400
Part D maximum deductible	\$615	\$700
Income surcharge begins at	\$109,000 single / \$218,000 joint	<i>November</i>

Source: CMS. 2027 Part A and B amounts and income thresholds are released in November.

The dates

WINDOW	WHEN	WHAT YOU CAN DO
Initial Enrollment	3 months before your 65th birthday month, the month of, and 3 months after	Enroll in A, B, D, or Advantage
Medigap Open Enrollment	6 months starting when you're 65 and on Part B	Get Plan G, no health questions
Annual Enrollment	October 15 to December 7	Change Part D or Advantage for January 1
General Enrollment	January 1 to March 31	Part B if you missed your window (penalty may apply)
Leaving employer coverage	8 months after group coverage ends	Enroll in Part B with no penalty

The penalties. Part B: 10% of the premium for every 12 months you could have had it and didn't, for life. Part D: about 1% of the national base premium for every month without drug coverage, for life.