Medicare in One Page

FREE GUIDE

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

THE FOUR PARTS

A Hospital

Inpatient stays, skilled nursing after a hospital stay, hospice, some home health

$0 premium for most. $1,736 deductible per benefit period in 2026

B Medical

Doctors, outpatient, labs, imaging, equipment, preventive care

$202.90 a month in 2026. $283 deductible, then usually 20% with no yearly limit

C Advantage

A private network plan that delivers A and B, usually bundles D. Copays and prior approvals

$0 to $100+ a month plus copays and your Part B premium. 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 hospital deductible. 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 for covered medical care each year.

Why the choice matters: you can leave Advantage during enrollment periods any year, but getting Plan G afterward usually means health questions. Your first six months on Part B at 65 or older is the one guaranteed window everyone gets.

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Every number, 2026 and 2027

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

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 the job or group coverage ends, whichever is first	Enroll in Part B with no penalty

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

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