

FREE GUIDE · UPDATED OCTOBER 26, 2026



Medicare & Social Security Numbers for 2027

The key amounts for next year in one place.

● Official ● Projected. CMS announces the official amount in November.

Part B (doctors and outpatient care)

● Standard monthly premium	about \$209.50 (2026: \$202.90)
● Yearly deductible	about \$292 (2026: \$283)
● Your share after the deductible	usually 20%
● Higher-income surcharges (IRMAA)	Announced with the premium; based on your 2025 tax return

Part A (hospital)

● Monthly premium with 40+ work quarters	\$0
● Hospital deductible per benefit period	about \$1,788 (2026: \$1,736)
● Hospital days 61–90, per day	about \$447
● Skilled nursing days 21–100, per day	about \$223.50

Part D (prescription drugs)

● Maximum deductible	\$700
● Yearly out-of-pocket cap on covered drugs	\$2,400
● Covered insulin	no more than \$35 a month
● National base premium (used for penalties)	\$41.33

Medicare Advantage (Part C)

● Maximum out-of-pocket, in-network	\$9,850
● Maximum out-of-pocket, in- and out-of-network combined	\$14,800

Social Security 2027

● Cost-of-living increase (COLA)	3.6%
● Average retirement benefit	\$2,170 a month
● Maximum benefit at full retirement age	\$4,188 a month
● Earnings limit before full retirement age	\$25,560 a year (\$1 withheld per \$2 over)
● Earnings limit in the year you reach full retirement age	\$67,920 (\$1 withheld per \$3 over)
● Maximum earnings taxed for Social Security	\$192,300

Key dates

● Open enrollment for 2027	October 15 – December 7, 2026
● Medicare Advantage open enrollment	January 1 – March 31, 2027
● General enrollment (missed your first window)	January 1 – March 31, 2027

Questions? Get free, no-pressure help

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