

2025 Medicare quick reference

Part B	
Part B Premium Monthly	\$ 185.00
Part B – ESRD/Immunosuppressive	\$ 110.40
Part B Deductible 1x per calendar year	\$ 257.00
Part B IRMAA Based on 2023 Income	S \$106K-129K/M \$212K-258K (x1.4) \$ 259.00
Part A	
Part A Deductible Hospital per benefit period Day 61-90 Lifetime reserve days Skilled Nursing Facility (SNF) Days 21-100	\$1,676 (60 days) \$ 419/day \$ 838/day \$209.50/day
Part A Premium 30-39 months credit <30 months credit	 \$ 285 \$ 518
Part D	
Part D Maximum Deductible	\$ 590
Part D Out-of-pocket Limit	\$ 2,000
Part D Catastrophic Out-of-pocket Limit	\$ 0
Part D IRMAA Based on 2023 Income	S \$106K-133K/M \$212K-266K \$13.70
Medigap	
Deductible - F, G & J High Deductible	\$ 2,870
Maximum Out of Pocket Plan K Plan L	 \$ 7,220 \$ 3,610
Medicare Advantage	
Medicare Advantage Max. MOOP In-Network In & Out-of-Network (PPOs)	 \$ 9,350 \$14,000

Source:

<https://www.cms.gov/newsroom/fact-sheets/2025-medicare-parts-b-premiums-and-deductibles>

<https://www.cms.gov/medicare/health-drug-plans/medigap/f-g-j-deductible-announcements>

Contact: SHIBA | 1-800-562-6900 | shiba@oic.wa.gov

For training purposes only – Do NOT share with consumers. SHIBA JOB AID – 11.12.2025