

Part A costs

How much does Part A cost?

Premium-free Part A

You usually don't pay a monthly premium for Medicare Part A (Hospital Insurance) coverage if you or your spouse paid Medicare taxes for a certain amount of time while working. This is sometimes called "premium-free Part A."

Most people get premium-free Part A.

You can get premium-free Part A at 65 if:

- You already get retirement benefits from Social Security or the Railroad Retirement Board.

- You're eligible to get Social Security or Railroad benefits but haven't filed for them yet.

- You or your spouse had Medicare-covered government employment.

If you're under 65, you can get premium-free Part A if:

- You got Social Security or Railroad Retirement Board disability benefits for 24 months.

- You have End-Stage Renal Disease (ESRD) and meet certain requirements.

Part A premiums

If you buy Part A, you'll pay up to \$437 each month. If you paid Medicare taxes for less than 30 quarters, the standard Part A premium is \$437. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$240.

In most cases, if you choose to buy Part A, you must also:

- Have Medicare Part B (Medical Insurance)

- Pay monthly premiums for both Part A and Part B

Contact [Social Security](#) for more information about the Part A premium.

Some people automatically get Medicare Part A (Hospital Insurance). [Learn how and when you can sign up for Part A.](#)

[Find out what Part A covers.](#)

[Find out what you pay for Part A-covered services.](#)