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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 don't qualify for premium-free Part A, you can buy Part A.

People who buy Part A will pay a premium of either \$259 or \$471 each month in 2021 depending on how long they or their spouse worked and paid Medicare taxes. If you choose NOT to buy Part A, you can still buy Part B.

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.

[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.](#)

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