# Medicare Part D 2027 Costs Compared With 2025 and 2026

Deductible, out-of-pocket cap, base premium and Extra Help copays

| ITEM | 2025 | 2026 | 2027 |
|---|---|---|---|
| Standard deductible | $590 | $615 | **$700** |
| Out-of-pocket threshold | $2,000 | $2,100 | **$2,400** |
| National base beneficiary premium | Not shown | $38.99 | **$41.33** |
| Extra Help generic copay, up to 100% FPL | Not shown | $1.60 | **$1.65** |
| Extra Help other-drug copay, up to 100% FPL | Not shown | $4.90 | **$5.00** |
| Extra Help generic copay, 100% to 150% FPL | Not shown | $5.10 | **$5.80** |
| Extra Help other-drug copay, 100% to 150% FPL | Not shown | $12.65 | **$14.40** |

- FPL means the federal poverty level. Extra Help copays are maximums up to the out-of-pocket threshold.
- Open enrollment ends Monday, Dec. 7, 2026; new costs start Jan. 1, 2027.

**Not yet confirmed**

**2025 base beneficiary premium:** not shown in the CMS documents used for this story

**Your plan's 2027 premium:** set by each plan; check the plan's own notice

**My notes**

Source: Centers for Medicare & Medicaid Services, 2027 and 2026 rate announcements (April 6, 2026 and April 7, 2025) and the July 28, 2026 Part D bid memo. The base premium is a national figure; each plan's premium differs.