

HealthView Services 2026 Retirement Healthcare Costs Data Report

Supplemental Data Fact Sheet

HealthView's 2026 Data Report includes retirement healthcare cost projections and other key metrics. It is available for download [here](#). Additional data and insights are featured below as a supplement to the white paper. All projections are shown in future value.

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Retirement Healthcare Cost Projections

National average lifetime premiums for traditional Medicare options generally preferred by advisor-clients (Medicare Parts B, D, and supplemental insurance) are projected to be **\$688,996** for a healthy 65-year-old couple retiring in 2026. When deductibles, copays, hearing, vision, and dental are added, total costs increase to **\$955,411**.

Variance By State

The cost of retirement healthcare varies significantly by state. Total lifetime projections for the couple described above range between **\$878,565** in Washington State and **\$1,053,252** in Missouri.

Healthcare Costs vs. Social Security Benefits

HealthView's Retirement Healthcare Cost Index compares lifetime projected medical expenses and anticipated Social Security benefits. With Social Security Cost-of-Living Adjustments (COLAs) estimated at 2.4% and healthcare cost inflation projected to rise at an average of 5.8%, a healthy 55-year-old couple (with average Social Security benefits and national average healthcare costs) will need **104%** of their benefits to cover medical premiums and out-of-pocket expenses. A 65-year-old couple will need **84%** of benefits for healthcare, and a 45-year-old couple **129%**.

Unique Challenges for Women

In general, women will face higher lifetime healthcare costs than men, primarily because they will live two years longer on average. Women also tend to marry men two years older, compounding the difference between spouses. Expected healthcare costs for a healthy 63-year-old woman (retiring at 65, living to age 90) are projected to be **\$560,325** or **27%** more than a 65-year-old male (retiring at 65, living to 88) at **\$442,563**.

Income-Based Surcharges

Medicare's Income-Related Monthly Adjustment Amount (IRMAA) policy assigns surcharges to Part B and Part D recipients based on their modified adjusted gross income (MAGI). Here are the lifetime Medicare premiums a healthy 55-year-old woman will pay based on her annual MAGI:

- MAGI Less Than \$136k: **\$306,003**
- MAGI Between \$136k and \$169k: **\$411,498 (34% increase)**
- MAGI Between \$169k and \$212k: **\$570,587 (86%)**
- MAGI Between \$212k and \$255k: **\$729,674 (138%)**
- MAGI Between \$255k and \$609k: **\$888,764 (190%)**
- MAGI Above \$609k: **\$941,793 (208%)**

End-of-Life Care

Traditional Medicare premiums and out-of-pocket expenses generally do not address end-of-life long-term care needs, including skilled nursing facility, assisted living facility, and home health care needs. These costs can be substantial, and vary by geographic location. Below are projected long-term care costs for twelve months of care, by year, state, and care setting.

Skilled Nursing Facility Cost In 10 Years (2036)

- National Average: **\$155,126**
- New York (High-Cost State): **\$233,180** (\$78,054 - or 50% - above national average)
- Texas (Low-Cost State): **\$111,931** (\$43,195 - or 28% - below national average)

Home Health Care (44 hours/week) in 20 Years (2046)

- National Average: **\$141,637**
- Oregon (High-Cost State): **\$194,664** (\$53,027 - or 37% - above national average)
- Louisiana (Low-Cost State): **\$81,043** (\$60,594 - or 43% - below national average)



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