Claude Code Billing & Monthly Credit Pools (2026)

Edition of November 13, 2026 — facts verified November 13, 2026. Current edition always at https://tygartmedia.com/claude-code-billing-credit-pool-2026/.

Direct Answer (November 13, 2026): Interactive Claude Code in the terminal or IDE draws from your subscription's rolling usage allowance, while programmatic runs (the Claude Agent SDK, `claude -p`, and CI integrations) use separate monthly API/Agent SDK credits. Per claude.com/pricing and platform.claude.com pricing: Pro ($20/mo) includes $0 general API credits (while retaining separate Agent SDK terms), Max ($100/mo) includes $100/mo in monthly API credits, Ultra ($200/mo, formerly Max 20x) includes $200/mo in monthly API credits, and Team includes up to $500/mo in pooled API credits; setting `ANTHROPIC_API_KEY` bills directly to your prepaid Console balance at standard token rates (led by Fable 5.2 at $8/$40, Opus 5.5 at $4/$20, Sonnet 5.5 at $2/$10, and Haiku 5.5 at $0.10/$0.50 up to 100K tokens).

Last verified: November 13, 2026 (Pacific)

Claude Code has two billing models, and which one applies depends on *how* you run it, not just which plan you hold. When you use Claude Code interactively in the terminal or IDE on a Pro or Max plan, it draws from the same subscription usage limits as your Claude.ai chats. But starting **June 15, 2026**, Anthropic separates out *programmatic* usage: the Claude Agent SDK, the `claude -p` headless command, the Claude Code GitHub Actions integration, and third-party apps that authenticate through the Agent SDK will no longer count against your interactive subscription pool. Instead they draw from a new, separate monthly Agent SDK credit, billed at standard API rates. This page documents both models, the exact credit amounts per plan, and the SDK package rename you may also need to handle.

The two billing models at a glance

Two billing models at a glance — no sticky dollar stickers.

The dividing line is interactive vs. programmatic. One number to remember: setting an `ANTHROPIC_API_KEY` environment variable overrides your subscription entirely — Claude Code then authenticates with that key and bills as pay-as-you-go API usage, regardless of plan.

Usage type	How it runs	Billed against
Interactive Claude Code	Terminal or IDE, human at the keyboard	Pro/Max subscription usage limits
Claude.ai chat	Web, desktop, mobile	Pro/Max subscription usage limits
Agent SDK (Python/TypeScript)	Your own programmatic projects	Separate Agent SDK credit (from June 15, 2026)
`claude -p` **(non-interactive)**	Headless / scripted Claude Code	Separate Agent SDK credit (from June 15, 2026)
Claude Code GitHub Actions	CI/CD automation	Separate Agent SDK credit (from June 15, 2026)
Any usage with `ANTHROPIC_API_KEY` **set**	API-key auth instead of subscription	Standard API rates (pay-as-you-go)

What changes on June 15, 2026

Per Anthropic's support documentation: "Starting June 15, 2026, Claude Agent SDK and `claude -p` usage no longer counts toward your Claude plan's usage limits." Each subscription tier instead receives a fixed monthly Agent SDK credit. When that credit runs out, additional Agent SDK usage flows to usage credits at standard API rates — but only if you have enabled usage credits. If you have not, "Agent SDK requests stop until your credit refreshes." Unused credits do not roll over to the next billing cycle, and there is no automatic fallback to the interactive pool.

Plan	Monthly Agent SDK credit
Pro	$20
Max	$100 ($100/mo monthly API credits)

Plan	Monthly Agent SDK credit
Ultra *(formerly Max 20x)*	$200 ($200/mo monthly API credits)
Team (Standard seats)	$20
Team (Premium seats)	$100
Enterprise (seat-based Premium)	$200

What stays on the interactive subscription pool, unchanged: Claude conversations on web, desktop, and mobile; and interactive Claude Code in the terminal or IDE. The change is scoped strictly to programmatic execution.

How each pool is metered and priced

How each pool is metered.

Claude Code "charges by API token consumption" — the underlying meter is input/output tokens, including thinking tokens billed as output. On a subscription, that token consumption is what counts against your plan limits (interactive) or your Agent SDK credit (programmatic). The Agent SDK credit and any overflow are billed at standard API list rates; the per-model API token prices below are the verified current rates.

Pool	Meter	Price basis
Interactive (Pro/Max)	Tokens, against plan usage limits	Included in subscription
Agent SDK credit	Tokens, against monthly credit	Standard API rates
Overflow past the credit	Tokens, usage credits	Standard API rates (only if usage credits enabled)
API key (`ANTHROPIC_API_KEY`)	Tokens, pay-as-you-go	Standard API rates

Verified current API token prices (per million tokens) for models commonly used in Claude Code:

Model	Model ID	Input $/Mtok	Output $/Mtok
Claude Fable 5.2	`claude-fable-5-2`	$8.00	$40.00
Claude Opus 5.5	`claude-opus-5-5`	$4.00	$20.00
Claude Sonnet 5.5	`claude-sonnet-5-5`	$2.00	$10.00
Claude Haiku 5.5 (≤100K / >100K)	`claude-haiku-5-5`	$0.10 / $0.50	$0.50 / $2.50
Claude Fable 5.1 *(legacy)*	`claude-fable-5-1`	$10.00	$50.00
Claude Opus 4.8 *(legacy — still listed)*	`claude-opus-4-8`	$5.00	$25.00
Claude Sonnet 4.6 *(legacy — still listed)*	`claude-sonnet-4-6`	$3.00	$15.00
Claude Haiku 4.5 *(legacy)*	`claude-haiku-4-5`	$1.00	$5.00

Subscription plan prices

These are the published Claude plan prices the Agent SDK credits attach to. The Max plan starts at $100/month (with $100/month in API credits); Ultra ($200/month, which replaced Max 20x with 10x Pro weekly usage and no 5-hour limit for verified accounts) includes $200/month in API credits; Pro ($20/month) includes $0 in general API credits; and Team includes up to $500/month in pooled API credits.

Plan	Price
Free	$0
Pro	$20/month, or $17/month billed annually ($200 up front)
Max	$100/month (5x Pro usage; includes $100/mo API credits)

Plan	Price
Ultra	$200/month (formerly Max 20x — 10x Pro weekly, no 5h limit for verified accounts; $200/mo API credits)
Team (Standard / Premium)	$20/$25 Standard seat or $100/$125 Premium seat (up to $500/mo pooled API credits)

The SDK rename: claude-code-sdk to claude-agent-sdk

Separate from billing, the SDK itself was renamed. Anthropic's migration guide states: "The Claude Code SDK has been renamed to the Claude Agent SDK." If you have code on the old package, you must update the package name, imports, and one Python type. The headless CLI command name is unchanged — it is still `claude -p`.

Aspect	Old	New
npm package (TS/JS)	`@anthropic-ai/claude-code`	`@anthropic-ai/claude-agent-sdk`
Python package	`claude-code-sdk`	`claude-agent-sdk`
Python options type	`ClaudeCodeOptions`	`ClaudeAgentOptions`
Default system prompt	Claude Code's preset	Minimal (opt back in via `preset: "claude_code"`)

```
# TypeScript
npm uninstall @anthropic-ai/claude-code
npm install @anthropic-ai/claude-agent-sdk

# Python
pip uninstall claude-code-sdk
pip install claude-agent-sdk
```

Decision: which billing path applies to your work

Which billing path applies to your work.

If you are…	Billing path
A developer coding interactively in the terminal	Subscription usage limits (unchanged)
Running `claude -p` in a script or cron job	Agent SDK credit (from June 15, 2026)
Running Claude Code in GitHub Actions	Agent SDK credit (from June 15, 2026)
Building an app on the Agent SDK with subscription auth	Agent SDK credit (from June 15, 2026)
A team or service account wanting budgets + usage reports	Set `ANTHROPIC_API_KEY` → standard API billing

Does interactive Claude Code billing change on June 15, 2026?

No. Anthropic's documentation confirms interactive Claude Code in the terminal or IDE, and Claude conversations on web, desktop, and mobile, continue using subscription usage limits as before. Only programmatic usage — the Agent SDK, `claude -p`, GitHub Actions, and third-party Agent SDK apps — moves to the separate Agent SDK credit.

How much is the separate Agent SDK credit?

$100/month in monthly API credits on Max ($100/mo), $200/month on Ultra ($200/mo, formerly Max 20x), and up to $500/month pooled API credits across Team (Pro includes $0 in general API credits, alongside historical Agent SDK seat allocations). Credits are metered at standard API rates, do not roll over, and refresh monthly.

What happens when the Agent SDK credit runs out?

Additional Agent SDK usage flows to usage credits at standard API rates — but only if you have enabled usage credits. If you have not enabled them, Agent SDK requests stop until your credit refreshes. There is no automatic fallback to your interactive subscription pool.

How do I avoid the credit pool entirely?

Set an `ANTHROPIC_API_KEY` environment variable. Claude Code and the Agent SDK then authenticate with that key and bill as standard pay-as-you-go API usage, separate from any subscription. This is Anthropic's recommended path for apps, CI jobs, service accounts, and team-owned projects that need budgets and usage reporting.

Was the Claude Code SDK renamed?

Yes. It is now the Claude Agent SDK. The npm package `@anthropic-ai/claude-code` became `@anthropic-ai/claude-agent-sdk`, the Python package `claude-code-sdk` became `claude-agent-sdk`, and the Python type `ClaudeCodeOptions` became `ClaudeAgentOptions`. The `claude -p` CLI command name is unchanged.

Related on Tygart Media: Claude Code getting started · Claude pricing · Pro vs Max.

Primary & Reference Links Cited on This Page

- claude.com/pricing — `https://claude.com/pricing`
- platform.claude.com pricing — `https://platform.claude.com/docs/en/about-claude/pricing`
- Ultra ($200/mo, formerly Max 20x) — `https://support.claude.com/en/articles/17728952-what-is-the-ultra-plan`
- Tygart Media: Claude Code getting started
- Tygart Media: Claude pricing
- Tygart Media: Pro vs Max