How Much Does Claude AI Cost? The Plain-English Pricing Breakdown for 2026

Edition of November 13, 2026 — facts verified November 13, 2026. Current edition always at https://tygartmedia.com/how-much-does-claude-ai-cost-2026/.

Direct Answer (November 13, 2026): Claude costs $0 on Free (up to 5 Projects); Pro is $20/month ($17/month billed annually at $200); Max is $100/month (5× Pro usage + $100/mo API credits); Ultra is $200/month (formerly Max 20x — 10× Pro weekly usage, no 5-hour session limit for verified accounts + $200/mo API credits); Team Standard is $20–$25/seat; Team Premium is $100–$125/seat (5× Standard usage, up to $500/mo pooled API credits); Enterprise is $20/seat/mo annual (20-seat min) plus API usage. Current API list rates (1M context): Fable 5.2 $8/$40 ($0.20 read), Opus 5.5 $4/$20 ($0.20 read), Sonnet 5.5 $2/$10 ($0.10 read), Haiku 5.5 $0.10/$0.50 ≤100k tokens ($0.50/$2.50 over).

Updated October 28, 2026: Made infographic diagrams clickable to open full-size images.

Last verified: November 13, 2026 (Pacific) against claude.com/pricing, platform.claude.com pricing, and Anthropic's Ultra plan guide.

If you searched "how much is Claude AI" or "Claude AI cost," here is the straight list — seat plans first, then API token rates. Numbers below are verified November 13, 2026.

The Free Tier: $0

Plan ladder — Free through Enterprise (no sticky dollars on graphic).

Claude's free tier is $0 — no credit card required. Chat on web, mobile, and desktop, web search, memory, file creation, and code execution are included. Claude Code is not. Usage limits are tighter than paid seats.

Claude Pro: $20/Month

Pro costs $20/month billed monthly or $17/month if you pay annually ($200 upfront). Official claude.com copy includes Claude Code, Design/Slides/Docs, projects, more models, and Claude for Microsoft 365.

Claude Max & Ultra: $100 and $200/Month

Anthropic split the former Max 5x/20x tiers into two distinct plans: **Max ($100/month)** delivers 5x Pro usage per 5-hour session and weekly plus $100/month in Claude Platform API credits, while **Ultra ($200/month, formerly Max 20x)** delivers 10x Pro weekly usage, no 5-hour limit for verified accounts (temporary 5-hour limits apply if unverified), and $200/month in API credits (Ultra plan docs). Both include Fable 5.2 up to 50% of weekly limits and are monthly billing only.

Claude Team: From $20/Seat/Month

Official claude.com Team seats (USD): Standard $20/seat annual or $25 monthly; Premium $100/seat annual or $125 monthly. Premium is 5× Standard usage. Enterprise on the same page is $20/seat plus usage at API rates, billed annually. Monthly Claude Platform API credits now accompany paid plans: Pro $0, Max $100/month, Ultra $200/month, and Team up to $500/month pooled per team (Enterprise requires a 20-seat minimum). That is an API credit allowance, not a lower seat price.

Claude API: Pay Per Token

API access is separate from seats. You pay per million tokens (MTok) for input and output. Current first-party list (November 13, 2026):

Model	Input / MTok	Output / MTok	Notes
Fable 5.2	$8	$40	Current flagship (1M/128K); cache reads $0.20

Model	Input / MTok	Output / MTok	Notes
Opus 5.5	$4	$20	Daily driver (1M/128K); cache reads $0.20
Sonnet 5.5	$2	$10	Current Sonnet (1M/128K); cache reads $0.10
Haiku 5.5	$0.10 / $0.50	$0.50 / $2.50	Current Haiku (≤100k / >100k, 1M context)
Fable 5.1 (legacy)	$10	$50	Legacy; cache reads $0.25
Opus 5 / 4.8 (legacy)	$5	$25	Legacy SKUs still listed; cache reads $0.50
Sonnet 5 (legacy)	$2	$10	Legacy SKU; cache reads $0.20
Sonnet 4.6 / Haiku 4.5 (legacy)	$3 / $1	$15 / $5	Legacy SKUs (Haiku 4.5 is 200K context)

Batch API is 50% off input and output. Prompt caching: 5-minute write 1.25× input, 1-hour write 2×. Cache reads are 0.05× on Sonnet 5.5 and Opus 5.5, 0.1× on Sonnet 5 and Haiku 4.5, and $0.01 / $0.05 on Haiku 5.5. Full schedule: Claude API pricing & token rates.

Quick Cost Comparison Table

Product	Price	Best for
Free	$0	Light chat, no Claude Code
Pro	$20/mo ($17 annual)	Daily chat + Claude Code
Max	$100/mo	5× Pro usage + $100/mo API credits
Ultra (formerly Max 20x)	$200/mo	10× Pro weekly + no 5h limit (verified) + $200/mo API credits
Team Standard	$20–$25/seat	Shared workspace, light seats
Team Premium	$100–$125/seat	Power seats (5× Standard)
Enterprise	$20/seat + usage	Admin, SSO, usage billing
API (Haiku 5.5 → Fable)	$0.10–$10 input / MTok	Apps, automation, CI

Seat vs API: which bill are you on?

If you…	You pay…	Read next
Chat in Claude.ai / use interactive Claude Code	Seat plan usage limits	Claude Code billing & credit pools
Run `claude -p`, Agent SDK, or GitHub Actions on a subscription	Separate Agent SDK monthly credit	Dual-bucket billing
Build on an API key	Pay-per-token API rates	API token rates

How Claude usage limits actually work

The seat price buys a usage window, not a fixed number of messages. Limits reset on a rolling five-hour session, and paid plans add a weekly cap on top.

On claude.com/pricing, checked November 13, 2026, Free covers everyday questions. Pro includes at least 5x more usage per five-hour session than Free. Max includes 5x Pro usage; Ultra (formerly Max 20x) provides 10x Pro weekly usage with no 5-hour limit for verified accounts. Chat on the web, the desktop app, mobile, and Claude Code draw from one pool. The Max plan Help Center article says the weekly limit resets on a fixed day and time for the account. Settings, then Usage, shows the session meter and the weekly reset.

When the meter runs out, wait for the reset, move to a higher plan, or turn on usage credits and the extra work bills at standard API rates.

Claude API pricing, by model

The API is a separate bill from the seat. You pay per million tokens, and on every current model the output line costs more than the input line.

Current model	Input / MTok	Output / MTok
Haiku 5.5 (≤100k / >100k)	$0.10 / $0.50	$0.50 / $2.50
Sonnet 5.5	$2	$10
Opus 5.5	$4	$20
Fable 5.2	$8	$40

Haiku 4.5 remains $1 and $5. Sonnet 5 remains $2 and $10. Sonnet 4.6 remains $3 and $15. Opus 5 remains $5 and $25. The Batch API takes 50% off: Haiku 5.5 batch is $0.05 and $0.25 under 100k, Sonnet 5.5 is $1 and $5, Opus 5.5 is $2 and $10, Fable 5.2 is $4 and $20 (legacy Fable 5.1 is $5 and $25). US-only inference on Claude 4.6 and later is 1.1x. Fast mode prices Opus 5.5 at $8 and $40. Haiku 5.5 is the model that raises the rate above 100,000 prompt tokens. Other Claude 4.6 and later models keep one rate through the 1M window.

When prompt caching saves money

A 5-minute cache write is 1.25 times base input and a 1-hour write is 2 times. A cache hit on Sonnet 5.5 is $0.10 per million tokens, down from $0.20 on October 7. Opus 5.5 hits stay $0.20. Fable 5.2 hits are $0.20 (legacy Fable 5.1 is $0.25). Haiku 5.5 hits are $0.01 under 100k and $0.05 over. A 5-minute write is $0.125 for Haiku 5.5 under 100k, $2.50 for Sonnet 5.5, $5 for Opus 5.5, and $10.00 for Fable 5.2 ($16.00 for 1-hour write).

Frequently Asked Questions

How much does Claude AI cost per month?

Free is $0 (up to 5 Projects). Pro is $20 monthly or $17/month billed annually. Max is $100/month (5x Pro + $100/mo API credits), and Ultra (formerly Max 20x) is $200/month (10x Pro weekly, no 5h cap for verified accounts + $200/mo API credits). Team starts at $20/seat annual ($25 monthly) for Standard or $100/seat ($125 monthly) for Premium. Enterprise is $20/seat/mo annual (20-seat minimum) plus API usage. API bills separately per token.

Related on Tygart Media: API rates · Haiku 5.5 list.

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`
- Anthropic's Ultra plan guide — `https://support.claude.com/en/articles/17728952-what-is-the-ultra-plan`
- Max plan Help Center article — `https://support.claude.com/en/articles/11049741-what-is-the-max-plan`
- Tygart Media: https://tygartmedia.com/wp-content/uploads/2026/08/claude-pricing-plan-ladder-infographic.jpg
- Tygart Media: Claude API pricing & token rates
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