

IRMAA (Income Related Monthly Adjustment Amount)

Due to the implementation of the Medicare Part D Income-Related Monthly Adjustment Amount (IRMAA) of January 2012 Medicare beneficiaries with an income above a certain level must pay an income-related monthly adjustment amount for their Medicare Part B and for Medicare Part D (if they choose to enroll in a drug plan). If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above certain thresholds, you'll pay the standard premium amount for Part B *plus* an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

For more information about Medicare costs and Part B premiums, please refer to this Medicare web page:

<https://www.medicare.gov/your-medicare-costs/part-b-costs>

Where your 2024 income falls in these income brackets will determine your 2026 monthly Medicare premiums and adjustments.

File individual tax return	File joint tax return	File married & separate tax return	2026 Medicare Part B Total Monthly Premium	2026 Medicare Part D Monthly Adjustment Amount
\$109,000 or less	\$218,000 or less	\$109,000 or less	\$202.90	\$0 + your plan premium
above \$109,000 up to \$137,000	above \$218,000 up to \$274,000	N/A	\$284.10 (\$202.90 + \$81.20)	\$14.50 + your plan premium
above \$137,000 up to \$171,000	above \$274,000 up to \$342,000	N/A	\$405.80 (\$202.90 + \$202.90)	\$37.50 + your plan premium
above \$171,000 up to \$205,000	above \$342,000 up to \$410,000	N/A	\$527.50 (\$202.90 + \$324.60)	\$60.40 + your plan premium
above \$205,000 and less than \$500,000	above \$410,000 up to \$750,000	above \$109,000 up to \$391,000	\$649.20 (\$202.90 + \$446.30)	\$83.30 + your plan premium
\$500,000 or above	\$750,000 or above	\$391,000 or above	\$689.90 (\$202.90 + \$487.00)	\$91 + your plan premium