IRMAA and Medicare

Why do some people pay more for their Medicare benefits?

Since 2011, Medicare has enforced the Income Related Monthly Adjustment Amount (IRMAA), that charges high income earners more for their Medicare Parts B and D. These payments are designed to address the fiscal challenges the Medicare program faces.

How much do I pay?

IRMAA costs are calculated annually, and your payment will be based on your Modified Adjusted Gross Income (MAGI) from two years prior. See chart below for your payment.

Can I appeal my IRMAA payments?

Yes. If you've had an income reducing life event such as retirement, reduction of work hours or divorce, you can request a redetermination using Form SSA-44.

2026 IRMAA

(Income Related Monthly Adjustment Amount)

Standard Part B Premium - $202.90/month

	MODIFIED AGI (2024)	PART B BASE + IRMAA		PART B TOTAL	PART D SURCHARGE
Single Married	$109,000 or less **$218,000 or less**	$202.90 + 0.00	=	$202.90	$0.00
Single Married	$109,001-$137,000 **$218,001-$274,000**	$202.90 +$81.20	=	$284.10	$14.50
Single Married	$137,001-$171,000 $274,001-$342,000	$202.90 +$202.90	=	$405.80	$37.50
Single Married	$171,001-$205,000 **$342,001-$410,000**	$202.90 +$324.60	=	$527.50	$60.40
Single Married	$205,001 - $499,999 **$410,001 - $749,999**	$202.90 +$446.30	=	$649.20	$83.30
Single Married	$500,000 or more **$750,000 or more**	$202.90 +$487.00	=	$689.90	$91.00

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I do not offer every plan available in your area. Currently, I represent 7 organizations which offer 16 products in your area. Please contact Medicare.gov, 1-800-Medicare, or your local State Health Insurance Program to get information on all your options. I am currently licensed in New York, Maryland, Virginia, North Carolina, and South Carolina.