LAKES HEALTH INSURANCE

2026 Part B IRMAA Income Levels and Monthly Premiums

(Based on Modified Adjusted Gross Income from 2024 Federal Taxes)

File Individual tax return	File Joint tax return	Married and file a separate tax return	Monthly Part B Premium
$109,000 or less	$218,000 or less	$109,000 or less	$202.90 / Month
$109,001-$137,000	$218,000 - $274,000	N/A	$284.10 / Month $202.90 + $81.20
$137,001-$171,000	$274,001-$342,000	N/A	$405.80 / Month $202.90 + $202.90
$171,001-$205,000	$342,001-$410,000	N/A	$527.50/Month $202.90+ $324.60
$205,001-$500,000	$410,001-$750,000	$109,001-$391,000	$649.20/Month $202.90 + $446.30
$500,001 or above	$750,001 or above	$391,001 or above	$689.90/Month $202.90 + $457.00

Modified Adjusted Gross Income = Adjusted Gross Income (Form 1040 line 11) + Tax Exempt Interest (Form 1040 line 2a)

LAKES HEALTH INSURANCE

2026 Part D IRMAA Income Levels and Monthly Premiums

(Based on Modified Adjusted Gross Income from 2024 Federal Taxes)

File Individual tax return	File Joint tax return	Married and file separate tax return	Monthly Part D Premium
$109,000 or less	$218,000 or less	$109,000 or less	Your plan premium
$109,001-$137,000	$218,000 - $274,000	N/A	$14.50 + Your plan premium
$137,001-$171,000	$274,001-$342,000	N/A	$37.50 + Your plan premium
$171,001-$205,000	$342,001-$410,000	N/A	$60.40 + Your plan premium
$205,001-$500,000	$410,001-$750,000	$109,001-$391,000	$83.30 + Your plan premium
$500,001 or above	$751,000 or above	$391.001 or above	$91.00 + Your plan premium

Modified Adjusted Gross Income = Adjusted Gross Income (Form 1040 line 11) + Tax Exempt Interest (Form 1040 line 2a)