



## Social Security Form [SSA-44](#): How to Fill It Out and Submit It

When you enroll in Medicare Part B, your premiums depend on your income. If your income is above a certain threshold, you'll have to pay higher premiums, which is known as your income-related monthly adjustment amount (IRMAA). However, your income can change from year to year, and when it does, you need a way to notify the Social Security Administration (SSA) so you don't end up overpaying for Medicare. You can do this by filling out Social Security Form [SSA-44](#).

### What Is Form [SSA-44](#)?

Form [SSA-44](#) is a form provided by the SSA that you can use to apply for a reduction in your IRMAA. If you've been notified that your premiums for either Medicare Part B or prescription drug coverage include an IRMAA, then you can fill out and submit this form if you experience a life-changing event that reduces your income. The following are the Life-Changing Events that qualify you for that reduction:

#### STEP 1: Type of Life-Changing Event

Check **ONE** life-changing event and fill in the date that the event occurred (mm/dd/yyyy). If you had more than one life-changing event, please call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

- |                                               |                                                            |
|-----------------------------------------------|------------------------------------------------------------|
| <input type="checkbox"/> Marriage             | <input type="checkbox"/> Work Reduction                    |
| <input type="checkbox"/> Divorce/Annulment    | <input type="checkbox"/> Loss of Income-Producing Property |
| <input type="checkbox"/> Death of Your Spouse | <input type="checkbox"/> Loss of Pension Income            |
| <input type="checkbox"/> Work Stoppage        | <input type="checkbox"/> Employer Settlement Payment       |

Date of life-changing event:   
mm/dd/yyyy

### Who Needs to Fill Out Form [SSA-44](#)?

You should fill out Form [SSA-44](#) if you experience any Life-Changing Event that reduces your income. Don't fill out this form if you experience more than one of the listed events in succession. Call the SSA at 1-800-772-1213.

You also don't need to fill out this form if you aren't already paying an IRMAA. This would be the case if your income is above a certain threshold. You can determine if you must pay an IRMAA by calculating your modified adjusted gross income (MAGI). Your MAGI is your adjusted gross income (line 11 on your IRS form 1040) plus your tax-exempt interest income (line 2a on your 1040).

You can use the IRMAA tables on page 1 of the form to determine if your MAGI is high enough to require an IRMAA from you. You can also see if your reduction in income would



warrant a change in your IRMAA. If you filed your taxes as either single, head of household, a qualifying widow(er) with a dependent child, or married filing separately (if you lived apart from your spouse for the entire tax year), use these tables for the tax year 2024.

### How to Fill Out Form SSA-44

There are five steps to filling out Form SSA-44.

- **Step 1: Identify a Life-Changing Event.** The first step is indicating which life-changing event you experienced and its date.

**STEP 1: Type of Life-Changing Event**

Check **ONE** life-changing event and fill in the date that the event occurred (mm/dd/yyyy). If you had more than one life-changing event, please call Social Security at 1-800-772-1213 (TTY 1-800-325-0778).

Marriage
  Work Reduction  
 Divorce/Annulment
  Loss of Income-Producing Property  
 Death of Your Spouse
  Loss of Pension Income  
 Work Stoppage
  Employer Settlement Payment

Date of life-changing event:   
mm/dd/yyyy

- **Step 2: Reduction in income.** The second step is titled “Reduction in Income.” You’ll need to write the tax year of your life-changing event, your adjusted gross income for that year, your tax-exempt interest income for that year, and your tax filing status. You can pull both income figures from your IRS Form 1040.

**STEP 2: Reduction in Income**

Fill in the tax year in which your income was reduced by the life-changing event (see instructions on page 6), the amount of your adjusted gross income (AGI, as used on line 11 of IRS form 1040) and tax-exempt interest income (as used on line 2a of IRS form 1040), and your tax filing status.

Tax Year	Adjusted Gross Income	Tax-Exempt Interest
20__	\$ _____	\$ _____

Tax Filing Status for this Tax Year (choose **ONE**):

Single
  Head of Household
  Qualifying Widow(er) with Dependent Child  
 Married, Filing Jointly
  Married, Filing Separately



- **Step 3: Estimate next year’s MAGI.** Then, you’ll estimate the effect of your life-changing event on your MAGI for the next year. You’ll provide the next tax year, your estimated adjusted gross income, your estimated tax-exempt interest income, and your expected tax filing status. If your estimated MAGI isn’t lower than what you put down in step two, skip this step.

<b>STEP 3: Modified Adjusted Gross Income</b>		
Will your modified adjusted gross income be lower next year than the year in Step 2?		
<input type="checkbox"/> No - Skip to STEP 4 <input type="checkbox"/> Yes - Complete the blocks below for next year		
Tax Year <u>20</u> __	Estimated Adjusted Gross Income \$ _____.	Estimated Tax-Exempt Interest \$ _____.
Expected Tax Filing Status for this Tax Year (choose <b>ONE</b> ):		
<input type="checkbox"/> Single	<input type="checkbox"/> Head of Household	<input type="checkbox"/> Qualifying Widow(er) with Dependent Child
<input type="checkbox"/> Married, Filing Jointly	<input type="checkbox"/> Married, Filing Separately	

- **Step 4: Provide documentation.** You’ll need to provide evidence of your MAGI and life-changing event. A copy of your federal tax return will suffice as evidence of your MAGI. The proper evidence for your life-changing event will depend on your event. Visit the SSA website for more information about what can count as evidence for each event. Your documentation needs to be either original documents or certified copies.

<b>STEP 4: Documentation</b>
Provide evidence of your modified adjusted gross income (MAGI) and your life-changing event. You can either:
1. Attach the required evidence and we will mail your original documents or certified copies back to you;
<b>OR</b>
2. Show your original documents or certified copies of evidence of your life-changing event and modified adjusted gross income to an SSA employee.
<b>Note:</b> You must sign in Step 5 and attach all required evidence. Make sure that you provide your current address and a phone number so that we can contact you if we have any questions about your request.

- **Step 5: Sign and file Form SSA-44.** You’ll also need to provide your contact information. The SSA needs your contact information in case it needs to contact you.

**How to Submit Form SSA-44**

To submit your completed form, you can mail it and your documentation to your local Social Security office or take it there in person. The benefit of visiting an office in person is that you can show your documents to an SSA employee instead of mailing them to the office and being without them for a period.