



Income-Related Monthly Adjustment Amount (IRMAA)

2025 Income brackets and surcharge amounts for Medicare Part B and Part D

Single	Married filing jointly	Part B Income-Related Monthly Adjustment Amount	Part D Income-Related Monthly Adjustment Amount
Less than or equal to \$106,000	Less than or equal to \$212,000	\$0.00	\$0.00
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$74.00	\$13.70
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,00	\$185.00	\$35.30
Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,00 and less than or equal to \$400,000	\$259.00	\$57.00
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$406.90	\$78.60
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$443.90	\$85.80

Notes:

You can determine your 2025 Part B and Part D total premiums by adding the income-related monthly adjustment amount to the 2025 premium costs. For 2025, the Part B premium is \$185.00 and a Part D premium is on average \$46.50 - but individuals Part D (prescription drug plan) premiums can vary greatly based on plan selection.

The income adjustments for Medicare enrollees who are married and lived with their spouses at any time during the year but who file separate tax returns from their spouses are steeper than for married couples filing jointly.

The Medicare surcharge is based on your modified adjusted gross income (MAGI) from **two years ago**. Use your 2023 tax return to see if you are liable for the IRMAA surcharge in 2025.

Sources: CMS, Kiplinger