

## Income-Related Monthly Adjustment Amount (IRMAA)

### 2026 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 \$109,000	Less than or equal to \$218,000	Part B Premium (\$202.90) + No IRMAA surcharge	Your Part D Premium + No IRMAA surcharge
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	Part B Premium (\$202.90) + \$81.20 = <b>\$284.10</b>	Your Part D Premium + \$14.50
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	Part B Premium (\$202.90) + \$202.90 = <b>\$405.80</b>	Your Part D Premium + \$37.50
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,00 and less than or equal to \$410,000	Part B Premium (\$202.90) + \$324.60 = <b>\$527.50</b>	Your Part D Premium + \$60.40
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	Part B Premium (\$202.90) + \$446.30 = <b>\$649.20</b>	Your Part D Premium + \$83.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	Part B Premium (\$202.90) + \$487.00 = <b>\$689.90</b>	Your Part D Premium + \$91.00

#### Notes:

You determine your Part B and Part D total premiums by adding the income-related monthly adjustment amount to your 2026 premium costs. For 2026, the standard Part B premium is \$202.90.

**Your Part D Premium** is your individual cost for your Part D (Prescription Drug Plan). Part D premiums can vary greatly based on plan selection.

The Medicare surcharge is based on your modified adjusted gross income (MAGI) from **two years ago**. Use your 2024 tax return to see if you are liable for the IRMAA surcharge in 2026.

IRMAA is calculated every year. This means if your income is higher or lower year after year, your IRMAA status can change. If the Social Security Administration determines you must pay an IRMAA surcharge, you will receive a notice with the new premium amount and the reason for the determination.

The IRMAA charges are paid directly to Medicare, not the private insurance plan providers. They are typically deducted automatically from your Social Security benefits; if you are not receiving benefits, you will be billed quarterly by the Centers for Medicare & Medicaid Services (CMS).