



# Income-Related Monthly Adjustment Amounts

Depending on your income, your monthly Part B and Part D premiums may be higher due to an Income-Related Monthly Adjustment Amount (IRMAA).

## Eligible Income

The income used to determine IRMAA is defined by Medicare as “adjusted gross income plus any tax-exempt interest”, also known as Modified Adjusted Gross Income.

**Examples include:** Wages, Social Security benefits, capital gains, dividends & pensions, rental income, and tax-deferred distributions from 401(k)s or IRAs

## Part B IRMAA

If your yearly income in 2022 was:			You pay each month (in 2024)
File individual tax return	File joint tax return	File married & separate tax return	
\$103,000 or less	\$206,000 or less	\$103,000 or less	\$174.70
\$103,000 up to \$129,000	\$206,000 up to \$258,000	Not applicable	\$244.60
\$129,000 up to \$161,000	\$258,000 up to \$322,000	Not applicable	\$349.40
\$161,000 up to \$193,000	\$322,000 up to \$386,000	Not applicable	\$454.20
\$193,000 up to \$500,000	\$386,000 up to \$750,000	\$103,000 up to \$397,000	\$559.00
\$500,000 or above	\$750,000 or above	\$397,000 or above	\$594.00

## Part D IRMAA

If your yearly income in 2022 was:			You pay extra each month (in 2024)
File individual tax return	File joint tax return	File married & separate tax return	
\$103,000 or less	\$206,000 or less	\$103,000 or less	\$0.00
\$103,000 up to \$129,000	\$206,000 up to \$258,000	Not applicable	\$12.90
\$129,000 up to \$161,000	\$258,000 up to \$322,000	Not applicable	\$33.30
\$161,000 up to \$193,000	\$322,000 up to \$386,000	Not applicable	\$53.80
\$193,000 up to \$500,000	\$386,000 up to \$750,000	\$103,000 up to \$397,000	\$74.20
\$500,000 or above	\$750,000 or above	\$397,000 or above	\$81.00

Thank You For Attending  
Presented by: