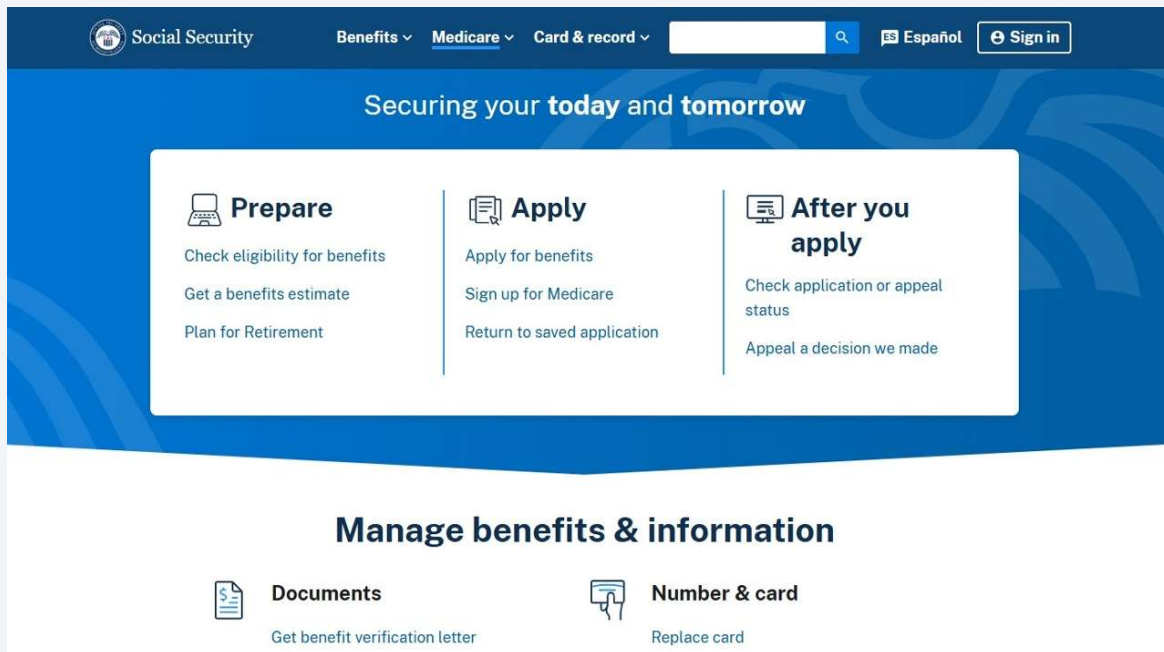
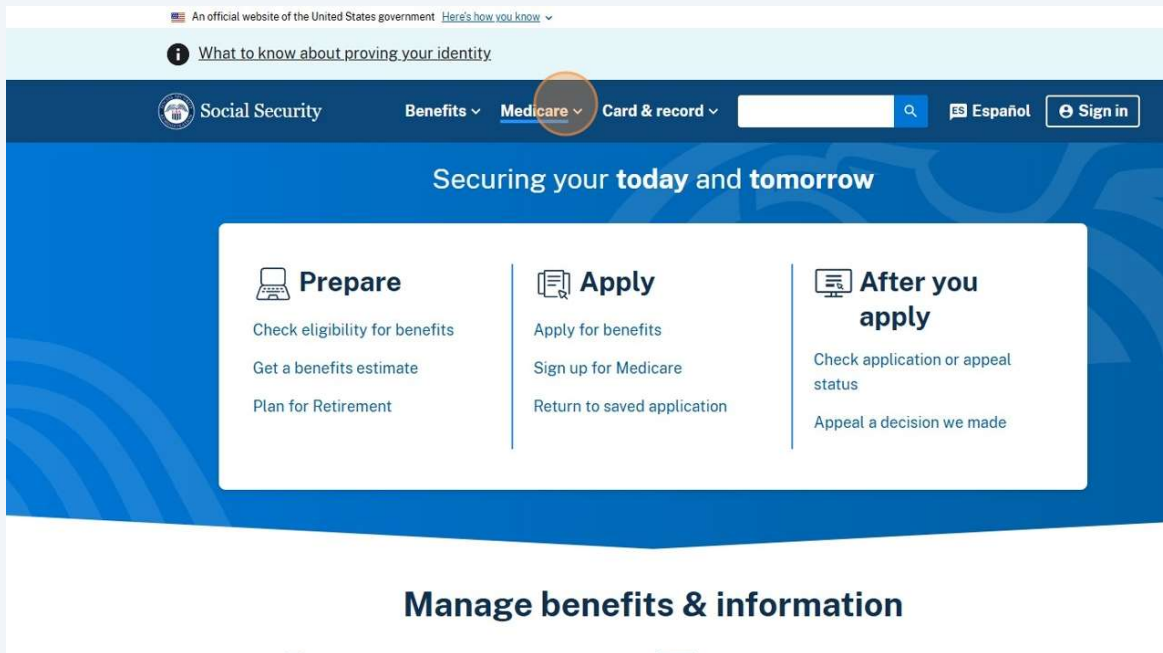


# How to Lower Your Medicare IRMAA

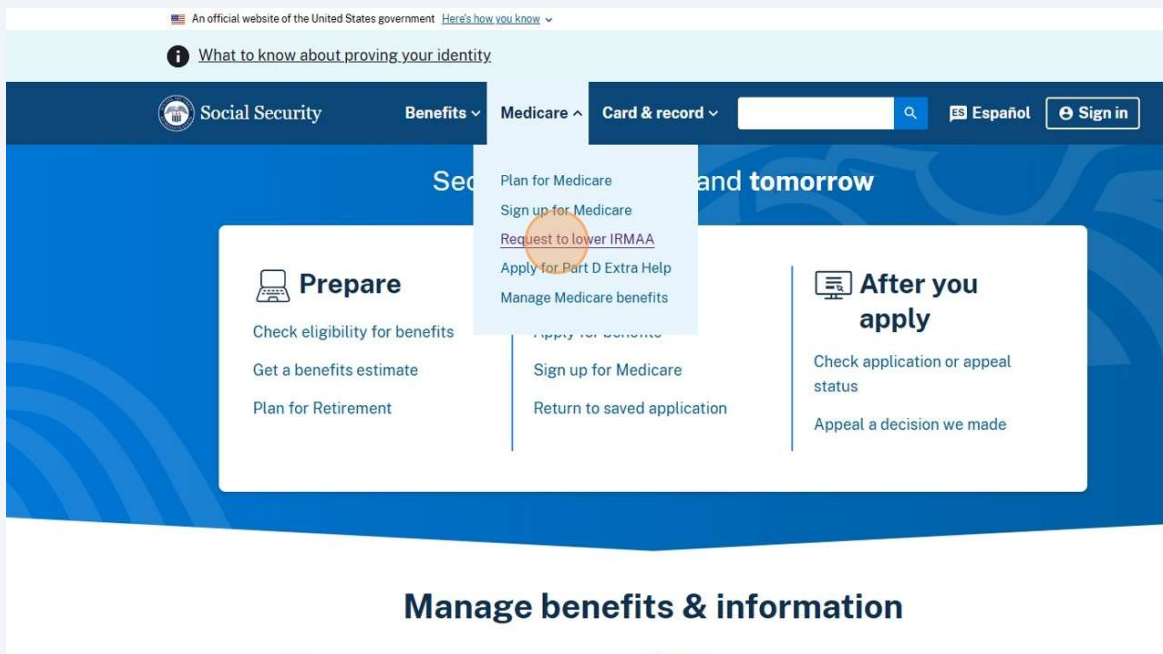
1 Navigate to <https://www.ssa.gov/medicare/lower-irmaa>



## 2 Click "Medicare"



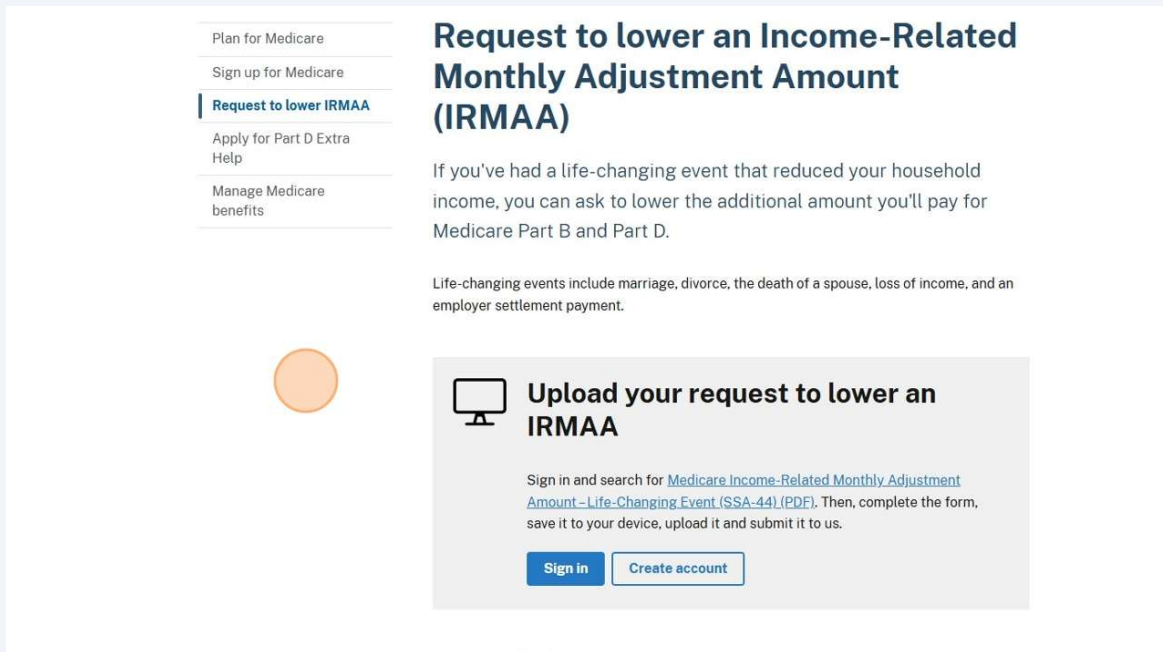
## 3 Click "Request to lower IRMAA"



4

Click "Plan for Medicare

..."



Plan for Medicare

Sign up for Medicare

**Request to lower IRMAA**

Apply for Part D Extra Help

Manage Medicare benefits

## Request to lower an Income-Related Monthly Adjustment Amount (IRMAA)

If you've had a life-changing event that reduced your household income, you can ask to lower the additional amount you'll pay for Medicare Part B and Part D.

Life-changing events include marriage, divorce, the death of a spouse, loss of income, and an employer settlement payment.

### Upload your request to lower an IRMAA

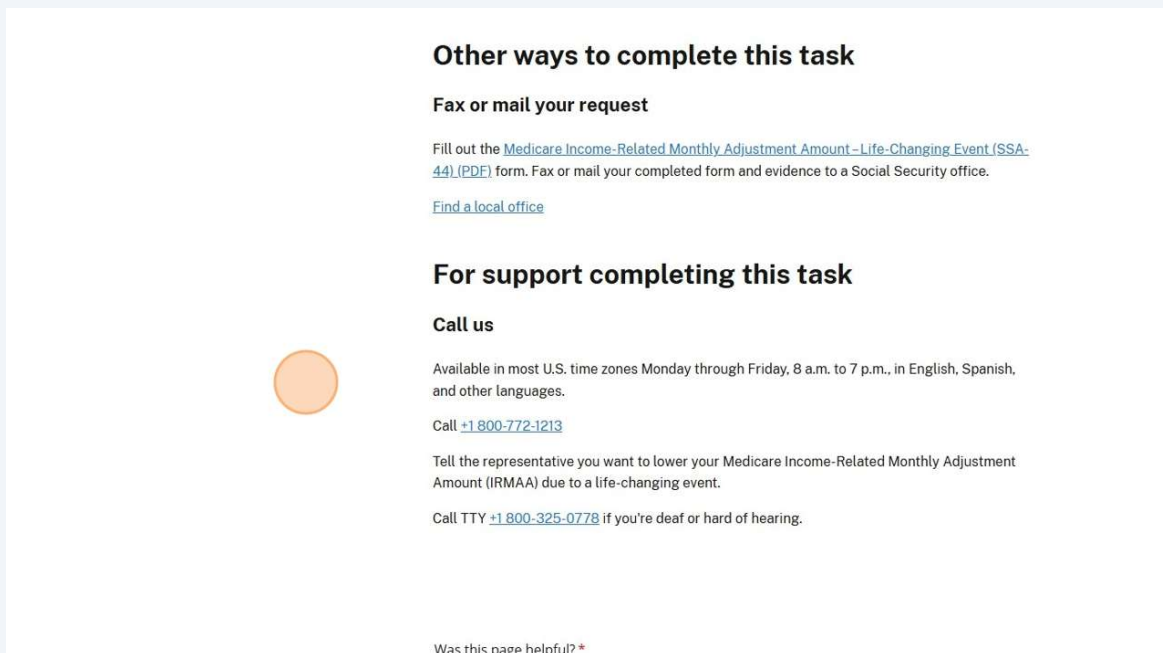
Sign in and search for [Medicare Income-Related Monthly Adjustment Amount - Life-Changing Event \(SSA-44\) \(PDF\)](#). Then, complete the form, save it to your device, upload it and submit it to us.

[Sign in](#) [Create account](#)

5

Click "Plan for Medicare

..."



## Other ways to complete this task

### Fax or mail your request

Fill out the [Medicare Income-Related Monthly Adjustment Amount - Life-Changing Event \(SSA-44\) \(PDF\)](#) form. Fax or mail your completed form and evidence to a Social Security office.

[Find a local office](#)

### For support completing this task

#### Call us

Available in most U.S. time zones Monday through Friday, 8 a.m. to 7 p.m., in English, Spanish, and other languages.

Call [+1.800.772.1213](#)

Tell the representative you want to lower your Medicare Income-Related Monthly Adjustment Amount (IRMAA) due to a life-changing event.

Call TTY [+1.800.325.0778](#) if you're deaf or hard of hearing.

Was this page helpful? \*