2026 Medicare Premiums



Medicare.gov/Your-Medicare-Costs/Part-B-Costs

Part B Standard Monthly Premium is \$202.90

Represents 25% of the total monthly cost

If not yet receiving Social Security, Part B premium is billed QUARTERLY

High-Income = Higher Premiums

IRMAA. Income Related Medicare Adjustment Amount

| Tax Filing Status | | | | | |
|--------------------------|---------------|------------|----------|---------|-----------------|
| Single | Married Joint | ↓ | Part B | Part D | TOTAL |
| \$109,001 | \$218,001 | <u>35%</u> | \$284.10 | \$14.50 | \$298.60 |
| \$137,001 | \$274,001 | <u>50%</u> | \$405.80 | \$37.50 | <u>\$443.30</u> |
| \$171,001 | \$342,001 | <u>65%</u> | \$527.50 | \$60.40 | <u>\$587.90</u> |
| \$205,001 | \$410,001 | <u>80%</u> | \$649.20 | \$83.30 | <u>\$732.50</u> |
| \$500,001 | \$750,001 | <u>85%</u> | \$689.90 | \$91.00 | <u>\$780.90</u> |

^{*} Married Filing Separate Returns... \$109,001 to \$391,000 = \$732.50. Over \$391,000 = \$780.90

Based on 2-year prior *Modified* **Adjusted Gross Income**

Can Appeal if Income Lower Upon Retirement (Form SSA-44)

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