2025 Medicare Premiums



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

Part B Standard Monthly Premium is \$185.00

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
\$106,001	\$212,001	<u>35%</u>	\$259.00	\$13.70	\$272.70
\$133,001	\$266,001	<u>50%</u>	\$370.00	\$35.30	<u>\$405.30</u>
\$167,001	\$344,001	<u>65%</u>	\$480.90	\$57.00	<u>\$537.90</u>
\$200,001	\$400,001	<u>80%</u>	\$591.90	\$78.60	<u>\$670.50</u>
\$500,001	\$750,001	<u>85%</u>	\$628.90	\$85.80	<u>\$714.70</u>

^{*} If Married Filing Separate Returns... \$106,001 to \$394,000 = 80%. Over \$394,000 = 85%

Based on 2-year prior *Modified* Adjusted Gross Income. Re-determined Annually.

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

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