

Medicare Income-Related Monthly Adjustment Amount (IRMAA)

The **Medicare Income-Related Monthly Adjustment Amount (IRMAA)** is the additional amount an individual must pay on top of their Medicare Part B and/or Part D premium to have Medicare coverage if the income they reported two years ago was above \$106,000 per year (\$212,000 for couples). See the chart below to know the current IRMAA Part B and/or Part D amounts.

Part B IRMAA

If beneficiary filed an individual tax return with income that was:	If beneficiary filed a joint tax return with income that was:	What beneficiary pays to have Medicare Part B (premium)
Equal to or below \$106,000	Equal to or below \$212,000	\$185
\$106,001 - \$133,000	\$212,001 - \$266,000	\$259
\$133,001 - \$167,000	\$266,001 - \$334,000	\$370
\$167,001 - \$200,000	\$334,001 - \$400,000	\$480.90
\$200,001 - \$499,999	\$400,001 - \$749,999	\$591.90
\$500,000 or above	\$750,000 or above	\$628.90

Beneficiaries who are married and lived with their spouses at any time during the year, but file separate tax returns from their spouses	What beneficiary pays to have Medicare Part B (premium)
Less than or equal to \$106,000	\$185
\$106,001 - \$393,999	\$591.90
Greater than or equal to \$394,000	\$628.90

Part D IRMAA

If beneficiary filed an individual tax return with income that was:	If beneficiary filed a joint tax return with income that was:	What beneficiary pays to have Medicare Part D (premium)
Equal to or below \$106,000	Equal to or below \$212,000	Part D plan premium
\$106,001 - \$133,000	\$212,001 - \$266,000	Part D plan premium + \$13.70
\$133,001 - \$167,000	\$266,001 - \$334,000	Part D plan premium + \$35.30
\$167,001 - \$200,000	\$334,001 - \$400,000	Part D plan premium + \$57
\$200,001 - \$499,999	\$400,001 - \$749,999	Part D plan premium + \$78.60
\$500,000 or above	\$750,000 or above	Part D plan premium + \$85.80

Beneficiaries who are married and lived with their spouses at any time during the year, but file separate tax returns from their spouses	What beneficiary pays to have Medicare Part D (premium)
Less than or equal to \$106,000	Part D plan premium
\$106,001 - \$393,999	Part D plan premium + \$78.60
Greater than or equal to \$394,000	Part D plan premium + \$85.80