

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 \$103,000 per year (\$206,000 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 \$103,000	Equal to or below \$206,000	\$174.70
\$103,001 - \$129,000	\$206,001 - \$258,000	\$244.60
\$129,001 - \$161,000	\$258,001 - \$322,000	\$349.40
\$161,001 - \$193,000	\$322,001 - \$386,000	\$454.20
\$193,001 - \$499,999	\$386,001 - \$749,999	\$559.00
\$500,000 or above	\$750,000 or above	\$594.00

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 \$103,000	\$174.70
\$103,001 - \$396,999	\$559.00
Greater than or equal to \$397,000	\$594.00

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 \$103,000	Equal to or below \$206,000	Part D plan premium
\$103,001 - \$129,000	\$206,001 - \$258,000	Part D plan premium + \$12.90
\$129,001 - \$161,000	\$258,001 - \$322,000	Part D plan premium + \$33.30
\$161,001 - \$193,000	\$322,001 - \$386,000	Part D plan premium + \$53.80
\$193,001 - \$499,999	\$386,001 - \$749,999	Part D plan premium + \$74.20
\$500,000 or above	\$750,000 or above	Part D plan premium + \$81.00

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 \$103,000	Part D plan premium
\$103,001 - \$396,999	Part D plan premium + \$74.20
Greater than or equal to \$397,000	Part D plan premium + \$81.00