

What is IRMAA?

Income Related Monthly Adjusted Amounts: a surcharge people with income above a certain amount must pay in addition to their Medicare Part B and Part D premiums.

2026 IRMAA Brackets

2024 MAGI Individual Tax Return	2024 MAGI Joint Tax Return	PART B Premium	PART D in addition to Plan Premium
\$109,000 or less	\$218,000 or less	\$202.90	--
\$109,001 - \$137,000	\$218,001 - \$274,000	\$284.10	+\$14.50
\$137,001 - \$171,000	\$274,001 - \$342,000	\$405.80	+\$37.50
\$171,001 - \$205,000	\$342,001 - \$410,000	\$527.50	+\$60.40
\$205,001 - \$499,999	\$410,001 - \$749,999	\$649.50	+\$83.30
\$500,000 +	\$750,000 +	\$689.90	+\$91.00

MAGI (Modified Adjusted Gross Income) =
Adjusted Gross Income (Form 1040 line 11) + Tax Exempt Interest (Form 1040 line 2a)



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