IRMAA Fact Sheet for 2026

	Single Modified AGI (2024 Tax Return)	**Married filing jointly** Modified AGI (2024 Tax Return)	**Total Part B Monthly Premium (including IRMAA adjustment)**	**Part D IRMAA Surcharge**
NO IRMAA	$109,000 or less	$218,000 or less	**$202.90 per person**	**Premium (varies)**
	$109,001 - $137,000	$218,001 - $274,000	**$284.10 per person**	**Premium + $14.50**
	$137,001 - $171,000	$274,001 - $342,000	**$405.80 per person**	**Premium + $37.50**
	$171,001 - $205,000	$342,001 - $410,000	**$527.50 per person**	**Premium + $60.40**
	$205,001 - $499,999	$410,001 - $749,999	**$649.20 per person**	**Premium + $83.30**
	$500,000 or more	$750,000 or more	**$689.90 per person**	**Premium + $91.00**

What is IRMAA?

IRMAA stands for Income-Related Monthly Adjustment Amount.

It is a surcharge that some people pay in addition to their Part B and Part D premiums if their income is above a certain amount.

What is IRMAA based on?

IRMAA costs are calculated annually based on your Modified Adjusted Gross Income from two years prior.

For 2026, the Social Security Administration (SSA) looks at your 2024 tax returns to determine if you must pay extra.

Can I appeal my IRMAA payments?

Yes. The SSA can make a revised decision if you've experienced a life-changing event that caused a decrease in income, such as the death of a spouse, marriage, divorce, etc.

You can request a redetermination using Form SSA-44.

Chapter