

MEDICARE COSTS 2026 WITH IRMAA



IRMAA- Income Related Monthly Adjustment Amount (*These amounts change yearly)

Yearly income in 2024: Individual	Yearly income in 2024: Married Filing Joint	Yearly income in 2024: Married Filing Separate	IRMAA	Part B Monthly Premium for 2026 (includes IRMAA)	Part D Monthly Premium for 2026 (includes IRMAA)
<=\$109,000	<=\$218,000	<=\$109,000	\$0.00	\$202.90	Mo. Premium (Varies)
\$109,000 - \$137,000	\$218,000 - \$274,000	Not applicable	\$81.20+\$202.90=	\$284.10	Mo. Drug Premium +\$14.50 IRMAA
\$137,000 - \$171,000	\$274,000 - \$342,000	Not applicable	\$202.90+\$202.90=	\$405.80	Mo. Drug Premium +\$37.50 IRMAA
\$171,000 - \$205,000	\$342,000 - \$410,000	Not applicable	\$324.60+\$202.90=	\$527.50	Mo. Drug Premium +\$60.40 IRMAA
\$205,000 - \$500,000	\$410,000 - \$750,000	\$109,000- \$391,000	\$446.30+\$202.90=	\$649.20	Mo. Drug Premium +\$83.30 IRMAA
>=\$500,000	>=\$750,000	>=\$391,000	\$487.00+\$202.90=	\$689.90	Mo. Drug Premium +\$91.00 IRMAA

*IRMAA is based on MAGI- Modified Adjusted Gross Income (Form 1040: AGI L.11 + Tax Exempt Interest L.2A)