

IRMAA Adjustments 2026

Medicare Part B

Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	File married with separate tax returns:	Total monthly premium amount
Less than or equal to \$109,000	Less than or equal to \$218,000	\$109,000 or less	\$202.90
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	Not applicable	\$284.10
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	Not applicable	\$405.80
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	Not applicable	\$527.50
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	Above \$109,000 and less than \$391,000	\$649.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$391,000 or above	\$689.90

Medicare Part D

Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	File married with separate tax returns:	Monthly Premium Adjustment
Less than or equal to \$109,000	Less than or equal to \$218,000	\$109,000 or less	\$0.00
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	Not applicable	\$14.50
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	Not applicable	\$37.50
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	Not applicable	\$60.40
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	Above \$109,000 and less than \$391,000	\$83.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$391,000 or above	\$91.00