2026 IRMAA Brackets for Medicare Part B & Part D

SENIOR BENEFITS
INSURANCE SERVICES

★ THE MODIFIED ADJUSTED GROSS INCOME ON YOUR 2024 IRS TAX RETURN (FILED IN 2025) DETERMINES THE IRMAA YOU WILL PAY MONTHLY.

File Individually	File Jointly	Part B Premium	Additional Part D
$109,000 or less	$218,000 or less	$202.90	N/A
above $109,000 up to $137,000	above $218,000 up to $274,000	$284.10	$14.50
above $137,000 up to $171,000	above $274,000 up to $342,000	$405.80	$37.50
above $171,000 up to $205,000	above $342,000 up to $410,000	$527.50	$60.40
above $205,000 and less than $500,000	above $410, 000 and less than $750,000	$649.20	$83.30
$500,000 or above	$750,000 or above	$689.90	$91.00