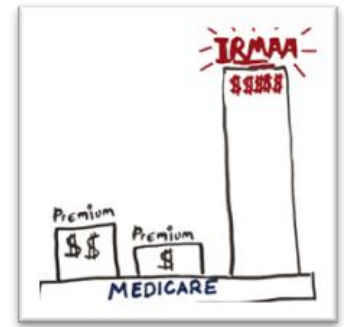


# Medicare's Income Related Monthly Adjustment Amount (IRMAA)



## What is this notice I received from Social Security about my Medicare premium adjustment?

The Social Security Administration (SSA) decides whether the income-related monthly adjustment amount (IRMAA) applies to Medicare Part B (outpatient care) and/or Medicare Part D (prescription drug coverage) beneficiaries. To make this determination, SSA reviews your Modified Adjusted Gross Income (MAGI), which includes your reported Adjusted Gross Income plus any tax-free income. If your income on your 2024 Tax Return is over \$109,000 for individuals or \$218,000 for married couples, you might be subject to the IRMAA adjustment, as outlined below.

When you sign up for Medicare Part B or Part D, you may get notices about IRMAA. Each November, those impacted receive a Social Security notice stating they must pay an IRMAA for the next year, as shown in the 2026 chart.

Individual and Head of Household Yearly modified adjusted gross income:	Married Filing Jointly Yearly modified adjusted gross income:	Part B Monthly Adjustment	Total Monthly Part B Premium	Part D Monthly Adjustment
\$109,000 or less	\$218,000 or less	\$0.00	\$202.90	\$0.00
\$109,001 - \$137,000	\$218,001 - \$274,000	\$81.20	\$284.10	\$14.50
\$137,001 - \$171,000	\$274,001 - \$342,000	\$202.90	\$405.80	\$37.50
\$171,001 - \$205,000	\$342,001 - \$410,000	\$324.60	\$527.50	\$60.40
\$205,001-\$499,999	\$410,001-\$749,999	\$446.30	\$649.20	\$83.30
\$500,000 or above	Above \$750,000	\$487.00	\$689.90	\$91.00

Married filing separately but lived with spouse with modified adjusted gross income:	Part B Monthly Adjustment	Total Monthly Part B Premium	Part D Monthly Adjustment
\$109,000 or less	\$0.00	\$202.90	\$0.00
\$109,001 - \$393,999	\$446.30	\$649.20	\$83.30
\$394,000 or above	\$487.00	\$689.90	\$91.00

Part B adjustments are paid to SSA. Part D Adjustments are paid directly to the Prescription or Advantage Plan.

## **I just retired and my income will be a lot less now. Can I ask SSA to use more recent tax information?**



The SSA relies on the latest tax return they have from the Internal Revenue Service, which is typically available each October. This means that for most of 2026, they will use your 2024 tax return to assess income. If you expect your income this year to be lower than what was initially considered, you may have the option to appeal as described below. Appeals are only allowed for specific life-changing events, such as reduced earned income (for example, due to retirement), marriage, divorce, the death of a spouse, and a few other circumstances.

## **I sold my home – is that a life-changing event?**

Selling a home isn't considered a life-changing event by the SSA. A large capital gain or a big taxable IRA withdrawal or Roth conversion can increase your income for one year, impacting IRMAA for that period. IRMAA is reassessed each fall for the next calendar year.

## **How do I go about filing an appeal?**

The Social Security Administration provides an official appeal form, which includes comprehensive instructions, available on their website at: <https://www.ssa.gov/forms/ssa-44.pdf>. The document outlines a five-step process with detailed guidance. Applicants must submit documentation verifying the life-changing event that led to a reduction in income. Completed forms and supporting materials may be mailed or faxed to your local SSA office.

It may be necessary to submit an appeal for both the year of initial enrollment in Part B/D and the subsequent calendar year. The Social Security Administration will review the tax returns that have been filed and issue a bill if the information provided in the appeal does not match the actual records as expected.

You can always call HICAP for further information and assistance.

Contra Costa County **Health Insurance Counseling and Advocacy Program (HICAP)**

**Contact Us: (925) 655-1393, (800) 510-2020, or (800) 434-0222**

Visit: [cchicap.org](http://cchicap.org) then 'Contact Us' Email: [ehsdhicap@ehsd.cccounty.us](mailto:ehsdhicap@ehsd.cccounty.us)



Navigating Medicare

This publication was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$79,376 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

