

Income Related Monthly Adjustment Amount (IRMAA)

Medicare has implemented a policy where your Part B premium can be increased based on your modified, adjusted household gross income (MAGI) on your tax return from two years prior. This increase is called **Income Related Monthly Adjustment Amount (IRMAA)**.

Simply put, this is a surcharge that you might have to pay if your income exceeds certain thresholds. So if your modified, adjusted gross income is greater than the thresholds, you will be responsible for a larger portion of the Part B cost.

This increase in payment is in addition to the purchase of a Medicare supplement or Medicare Advantage plan.

To better understand how your income can impact your Part B premiums, please see the 2022 Part B IRMAA rates below.

Filing Individual Income Tax Returns and Your income is:	IRMAA	Total Monthly Premium
Less than or equal to \$91,000 annually	\$0	\$170.10
Greater than \$91,000 and less than or equal to \$114,000 annually	\$68.00	\$238.10
Greater than \$114,000 and less than or equal to \$142,000 annually	\$170.10	\$340.20
Greater than \$142,000 and less than or equal to \$170,000 annually	\$272.20	\$442.30
Greater than \$170,000 and less than \$500,000 annually	\$374.20	\$544.30
Greater than or equal to \$500,000	\$408.20	\$578.30

Filing Joint Tax Returns & Combined Income is:	IRMAA	Total Monthly Premium
Less than or equal to \$182,000 annually	\$0	\$170.10
Greater than \$182,000 and less than or equal to \$228,000 annually	\$68.00	\$238.10
Greater than \$228,000 and less than or equal to \$284,000 annually	\$170.10	\$340.20
Greater than \$284,000 and less than or equal to \$340,000 annually	\$272.20	\$442.30
Greater than \$340,000 and less than \$750,000 annually	\$374.20	\$544.30
Greater than or equal to \$750,000	\$408.20	\$578.30



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