

IRMAA and Medicare

Since 2011, the Social Security Administration has added surcharges for Medicare Parts B and D that impact higher income Medicare beneficiaries. This surcharge is called IRMAA, which stands for 'Income Related Monthly Adjustment Amount.'

How much do I pay?

IRMAA payments are automatically calculated annually based on your modified adjusted income (MAGI) from two years prior. You will pay your IRMAA charges with your payment for Part B. Please see the chart below for your income bracket.

Can I appeal my IRMAA payments?

Yes. If you've had an income reducing life event such as retirement, reduction of work hours or divorce, you can request a redetermination using Form SSA-44.

2022 IRMAA

(Income Related Monthly Adjustment Amount)

Standard Part B Premium - \$170.10/month

| | Modified AGI (2020) | Part B Premium | Part D Surcharge |
|--------------------------|---|----------------|------------------|
| Single Married | \$91,001-\$114,000 \$182,001-\$228,000 | \$238.10 | \$12.40 |
| Single Married | \$114,001-\$142,000 \$228,001-\$284,000 | \$340.20 | \$32.10 |
| Single Married | \$142,001-\$170,000 \$284,001-\$340,000 | \$442.30 | \$51.70 |
| Single Married | \$170,001-\$499,999 \$340,001-\$749,999 | \$544.30 | \$71.30 |
| Single Married | \$500,000 or more \$750,000 or more | \$578.30 | \$77.90 |

