

## What is IRMAA?

The IRMAA is a surcharge that some Medicare enrollees must pay in addition to regular Medicare Part B and Part D premiums. The surcharge is based on your Modified Adjusted Gross Income (**MAGI**) from two years ago. In other words, the 2025 IRMAA brackets are based on your MAGI from 2023.

The SSA determines who pays an IRMAA based on the income reported two years prior. So, the SSA looks at your 2023 tax returns to see if you must pay an IRMAA in 2025.

For 2025, beneficiaries whose 2023 income exceeded \$106,000 (individual return) or \$212,000 (joint return) pay a higher total Medicare Part B premium amount depending on income. The Centers for Medicare and Medicaid Services (CMS) have yet to release the 2025 IRMAA surcharge amounts for **Part B**. The basic Part B premium for Part B is \$185.00, an increase of \$10.60 from 2024.

You can easily determine your 2025 Part B and Part D total premiums by adding the income-related monthly adjustment amount to the 2025 premium costs. For 2025, the Part B premium is \$185.00, and the **Part D** is, on average, \$46.50.

Individuals	Married Couples	2025 Part B monthly premium
\$106,000 or less	\$212,000 or less	\$185.00
\$106,001 - \$133,000	\$212,001 - \$265,000	\$256.90
\$133,001 - \$166,000	\$265,001 - \$332,000	\$364.90
\$166,001 - \$199,000	\$332,001 - \$398,000	\$472.80
\$199,001 - \$499,999	\$398,001 - \$749,999	\$581.00
\$500,000 or more	\$750,000 or more	\$617.00