2026 Medicare Income Related Monthly Adjustment Amounts

2026 premiums are based on your 2024 adjusted gross income.

Part B IRMAA

INDIVIDUALS	COUPLES	YOUR MONTHLY 2025 PREMIUMS
Equal or below \$109K	Equal or below \$218K	\$202.90
\$109K - \$137K	\$218K – \$274K	\$284.10
\$137K - \$171K	\$274K - \$342K	\$405.80
\$171K - \$205K	\$342K - \$410K	\$527.50
\$205K - \$500K	\$410K - \$750K	\$649.20
Greater than \$500K	Greater than \$750K	\$689.90

Part D IRMAA

INDIVIDUALS	COUPLES	YOUR MONTHLY 2025 PREMIUMS
Equal or below \$109K	Equal or below \$218K	\$0
\$109K - \$137K	\$218K – \$274K	\$14.50
\$137K - \$171K	\$274K - \$342K	\$37.50
\$171K - \$205K	\$342K - \$410K	\$60.40
\$205K - \$500K	\$410K - \$750K	\$83.30
Greater than \$500K	Greater than \$750K	\$91.00