

# 2026 Medicare Premiums & IRMAA

## Based on 2024 Modified Adjusted Gross Income

|  | Part B Premium | Part B IRMAA | Part D IRMAA | 2026 Total |
|--|----------------|--------------|--------------|------------|
| S: ≤\$109,000<br>MFJ: ≤\$218,000<br>MFS: ≤\$109,000                                  | \$202.90       | \$0.00       | \$0.00       | \$202.90   |
| S: \$109,001 - \$137,000<br>MFJ: \$218,001 - \$274,000                               | \$202.90       | \$81.20      | \$14.50      | \$298.60   |
| S: \$137,001 - \$171,000<br>MFJ: \$274,001 - \$342,000                               | \$202.90       | \$202.90     | \$37.50      | \$443.30   |
| S: \$171,001 - \$205,000<br>MFJ: \$342,001 - \$410,000                               | \$202.90       | \$324.60     | \$60.40      | \$587.90   |
| S: \$205,001 - \$499,999<br>MFJ: \$410,001 - \$749,999<br>MFS: \$109,001 - \$391,000 | \$202.90       | \$446.30     | \$83.30      | \$732.50   |
| S: ≥\$500,000<br>MFJ: ≥\$750,000<br>MFS: ≥\$391,001                                  | \$202.90       | \$487.00     | \$91.00      | \$780.90   |

\*S = Single, MFJ = Married Filing Jointly, MFS = Married Filing Separately