

2025 Medicare IRMAA Surcharge

The income-related monthly adjustment amount, or IRMAA, is a surcharge that high-income people may pay in addition to their Medicare Part B and Part D premiums. IRMAA payments are made directly to Medicare, even if you pay monthly premiums to an insurance company for Medicare Advantage or Part D prescription drug coverage.

Each year, the Social Security Administration (SSA) determines whether you are subject to IRMAA based on the income you reported on your tax return from two years ago. For example, 2025 IRMAA is based on your 2023 income tax return. You will receive an initial determination notice from SSA if you owe IRMAA. If you believe SSA is using old, inaccurate information (for example, if you filed an amended tax return) or if you experience a life-changing event that has decreased your income (such as retirement), you can request a new initial determination from SSA by filing Form SSA-44. See <https://www.ssa.gov/medicare/lower-irmaa>.

Below is a list of situations that SSA considers life-changing events:

- Marriage
- Divorce/Annulment
- Death of spouse
- Work stoppage
- Work reduction
- Loss of income-producing property
- Loss of pension income
- Employer settlement payment

Your Part B IRMAA is added to your Part B premium automatically, and the amount is reflected in your monthly premium bill. Most people have their premiums automatically deducted from their Social Security or Railroad Retirement Board benefits each month. If you are not currently receiving retirement benefits each month, you can pay your bill

online through your bank or financial institution, sign up for Medicare Easy Pay to have your payments deducted from your checking or savings account, or mail your payment to Medicare each month.

IRMAA Part D payments are paid separately to Medicare, and you must pay them even if your employer or another third party (such as a retirement system) pays your Part D plan premiums. You'll get a Medicare Premium Bill each month for your Part D IRMAA and you can pay it the same way you pay your Part B premiums. You do not pay it to your prescription drug plan.

Keep in mind that if you don't make your payments on time each month, you could lose your coverage.

The income brackets for IRMAA for both Medicare Part B and Part D are the same for 2025 (based on your 2023 income tax returns), according to the table below.

Single	Married Filing Jointly	Married Filing Separately	Part B Premium	Part D IRMAA
\$106,000 or less	\$212,000 or less	\$106,000 or less	\$185.00	\$0 + your plan premium
\$106,000 to \$133,000	\$212,000 to \$266,000	N/A	\$259.00	\$13.70 + your plan premium
\$133,000 to \$167,000	\$266,000 to \$334,000	N/A	\$370.00	\$35.30 + your plan premium
\$167,000 to \$200,000	\$334,000 to \$400,000	N/A	\$480.90	\$57.00 + your plan premium
\$200,000 to \$500,000	\$400,000 to \$750,000	\$106,000 and under \$394,000	\$591.90	\$78.60 + your plan premium
\$500,000 and above	\$750,000 and above	\$394,000 and above	\$628.90	\$85.80 + your plan premium

Information gathered from [irs.gov](https://www.irs.gov), where you can obtain [additional information](#).

We provide you this information with the understanding that we are not rendering legal, accounting, or tax advice. Please consult your legal or tax advisor concerning such matters.



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