

2025 IRMAA Medicare Amounts



Medicare Part B Income-Related Monthly Adjustment Amounts

Full Part B Coverage

Your 2025 monthly payment, if your filing status yearly income in 2023

Beneficiaries who file individual tax returns with modified adjusted	Beneficiaries who file joint tax returns with modified adjusted gross	Income-Related Monthly Adjustment	Total Monthly Premium Amount
Less than or equal to \$106,000	Less than or equal to \$212,000	\$0	\$185
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$74	\$259
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	\$185	\$370
Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	\$295.90	\$480.90
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$295.90	\$591.90
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$443.90	\$628

Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses, with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$106,000	\$0	\$185
Greater than \$106,000 and less than \$394,000	\$406.90	\$591.90
Greater than or equal to \$394,000	\$443.90	\$628.90

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Medicare Part D Income-Related Monthly Adjustment Amounts

The 2023 Part D income-related monthly adjustment amounts for high-income beneficiaries are show in the following table:

Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount
Less than or equal to \$103,000	Less than or equal to \$206,000	\$0
Greater than \$103,000 and less than or equal to \$129,000	Greater than \$206,000 and less than or equal to \$258,000	\$12.90
Greater than \$129,000 and less than or equal to \$161,000	Greater than \$258,000 and less than or equal to \$322,000	\$33.30
Greater than \$161,000 and less than or equal to \$193,000	Greater than \$322,000 and less than or equal to \$386,000	\$53.80
Greater than \$193,000 and less than \$500,000	Greater than \$386,000 and less than \$750,000	\$74.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$81.00

Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses, with modified adjusted gross income:	Income-Related Monthly Adjustment Amount
Less than or equal to \$103,000	\$0
Greater than \$103,000 and less than \$397,000	\$74.20
Greater than or equal to \$397,000	\$81.00

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