

2026 Medicare Premium

IRMAA (Income-Related Monthly Adjustment Amount)

Bracket	Single	Married, Filing Jointly	Part B	Part D
0	\$109,000 or less	\$218,000 or less	\$0 (\$202.90 premium only)	\$0
1	\$109,001 - \$137,000	\$218,001 - \$274,000	\$81.20 (\$284.10 total monthly premium)	\$14.50 + plan premium
2	\$137,001 - \$171,000	\$274,001 - \$342,000	\$202.90 (\$405.80 total monthly premium)	\$37.50 + plan premium
3	\$171,001 - \$205,000	\$342,001 - \$410,000	\$324.60 (\$527.50 total monthly premium)	\$60.40 + plan premium
4	\$205,001 - \$500,000	\$410,001 - \$750,000	\$446.30 (\$649.20 total monthly premium)	\$83.30 + plan premium
5	\$500,000 or more	\$750,000 or more	\$487.00 (\$689.90 total monthly premium)	\$91 + plan premium

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