# IRMAA 2026: Part B and Part D Premiums

KoruWealth

### What is IRMAA?

**IRMAA** stands for **Income-Related Monthly Adjustment Amount.**
It's an *extra charge* that some people pay on top of their **Medicare Part B** (and sometimes **Part D**) premiums — based on their **income level**. If your income is higher, you'll pay more for Medicare. This additional amount is **automatically** added to your regular premium.

### How IRMAA Works

Everyone on Medicare pays the **standard Part B premium**, which in **2026 starts at $202.90** per month.
The government looks at your **Modified Adjusted Gross Income (MAGI)** from **two years ago** — so for 2026, they use your **2024 tax return**. If your income is **above certain thresholds**, you'll pay an **income-related adjustment (IRMAA)** in addition to the standard premium.

### IRMAA 2026: Part B and Part D Premiums

| File Individual Tax Return | File Joint Tax Return | Part B (you pay each month in 2026) | Part D (you pay each month in 2026) |
|---|---|---|---|
| $109,000 or less | $218,000 or less | $202.90 | Your plan premium plus $0 |
| above $109,001 up to $137,000 | $218,000 to $274,000 | $284.1 ($202.90 + 81.20) | Your plan premium plus $14.50 |
| above $137,001 up to $171,000 | $274,001 to $342,000 | $405.8 ($202.90 + $202.90) | Your plan premium plus $37.50 |
| above $171,001 up to $205,000 | $342,001 to $410,000 | $527.9 ($202.90 + $324.60) | Your plan premium plus $60.40 |
| above $205,001 up to $500,000 | $410,001 to $750,000 | $649.2 ($202.90 + $446.30) | Your plan premium plus $83.30 |
| $500,000 and above | $750,000 and above | $689.9 ($202.90 + $487.00) | Your plan premium plus $91.00 |

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