IRMAA

Most People pay the standard Premium for Part B. However, Medicare looks back two years at an individual’s tax returns, in order to determine if they meet certain income thresholds, which will require them to pay more in premium. This is called IRMAA. See the chart below for details:

|  |  |  |  |
| --- | --- | --- | --- |
| **If your yearly income in 2017 (for what you pay in 2019) was** | | | **You pay each month (in 2019)** |
| **File individual tax return** | **File joint tax return** | **File married & separate tax return** |
| $85,000 or less | $170,000 or less | $85,000 or less | $135.50 |
| above $85,000 up to $107,000 | above $170,000 up to $214,000 | Not applicable | $189.60 |
| above $107,000 up to $133,500 | above $214,000 up to $267,000 | Not applicable | $270.90 |
| above $133,500 up to $160,000 | above $267,000 up to $320,000 | Not applicable | $352.20 |
| above $160,000 and less than $500,000 | above $320,000 and less than $750,000 | above $85,000 and less than $415,000 | $433.40 |
| $500,000 or above | $750,000 and above | $415,000 and above | $460.50 |