2026 · WILL I AVOID IRMAA SURCHARGES ON MEDICARE PART B & PART D?

GRIMES AND COMPANY

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Did your MAGI exceed $109k (Single), $218k (MFJ) based on the prior, prior year (2024)?

- **No** → Part B premium remains at $202.90/month.
- **Yes** → Have you (or your spouse, if married) experienced a "Life-Changing Event" that has significantly reduced your income?
  - **No** → Sorry, you are subject to IRMAA surcharges, in addition to the Part B premium of $202.90/month.
  - **Yes** → You can try requesting an exception by filing Form SSA 44.
    - I don't know. → Per the SSA, a "Life-Changing Event" includes marriage, divorce, widowing, retirement, lay off, loss of a pension or income-producing property.

What's your MAGI from the prior, prior year (2024)?

MAGI	Part B Surcharge	Part D Surcharge
$109,001 - $137,000 (Single) $218,001 - $274,000 (MFJ)	$81.20/month	$14.50/month
$137,001 - $171,000 (Single) $274,001 - $342,000 (MFJ)	$202.90/month	$37.50/month
$171,001 - $205,000 (Single) $342,001 - $410,000 (MFJ)	$324.60/month	$60.40/month
$205,001 - $499,999 (Single) $410,001 - $749,999 (MFJ)	$446.30/month	$83.30/month
$500,000+ (Single) $750,000+ (MFJ)	$487.00/month	$91.00/month

Surcharges double for a MFJ couple.

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