

# IRMAA Income Brackets (2025)

IRMAA—which stands for income-related monthly adjustment amount—is a Medicare Part B and D premium increase that is applied to higher-income individuals. According to data from the Centers for Medicare & Medicaid Services (CMS), IRMAA impacts around 8% of all Part B beneficiaries.

## How it works

IRMAA brackets are based on your Modified Adjusted Gross Income (MAGI) and whether you filed your taxes jointly with a spouse or as an individual **two years prior**. So, your 2025 IRMAA is determined from your 2023 income.

The minimum monthly premium for Medicare Part B in 2025 is \$185. Any Part B IRMAA increase is added to that monthly minimum premium amount. Part D IRMAA increases are applied monthly if you are enrolled in Part D or a Medicare Advantage plan with prescription drug coverage.

**The good news:** you might not be stuck with an elevated premium forever. Social Security resets your IRMAA bracket every year—so if your income decreases in future years, which is common for people who are moving into retirement and transitioning to a fixed income, then you may be placed into a lower IRMAA bracket, resulting in lower premiums for Part B and Part D.

## Part B IRMAA Brackets – Individual Filing

<i>Modified Adjusted Gross Income filed as an individual</i>	<i>Income-Related Monthly Adjustment Amount (IRMAA)</i>	<i>Total Monthly Premium Amount (Part B + IRMAA)</i>
<i>Less than or equal to \$106,000</i>	\$0	\$185
<i>\$106,001 to \$133,000</i>	\$74	\$259
<i>\$133,001 to \$167,000</i>	\$185	\$370
<i>\$167,001 to \$200,000</i>	\$295.90	\$480.90
<i>\$200,001 to \$499,999</i>	\$406.90	\$591.90
<i>Greater than or equal to \$500,000</i>	\$443.90	\$628.90

## Part B IRMAA Brackets – Joint Filing

<i>Modified Adjusted Gross Income Filing Jointly</i>	<i>Income-Related Monthly Adjustment Amount (IRMAA)</i>	<i>Total Monthly Premium Amount (Part B + IRMAA)</i>
<i>Less than or equal to \$212,000</i>	\$0	\$185
<i>\$212,001 to \$266,000</i>	\$74	\$259
<i>\$266,001 to \$334,000</i>	\$185	\$370
<i>\$334,001 to \$400,000</i>	\$295.90	\$480.90
<i>\$400,001 to \$749,999</i>	\$406.90	\$591.90
<i>Greater than or equal to \$750,000</i>	\$443.90	\$628.90

## Part D IRMAA Brackets – Individual Filing

<i>Modified Adjusted Gross Income filed as an individual</i>	<i>Income-Related Monthly Adjustment Amount (IRMAA)</i>
<i>Less than or equal to \$106,000</i>	\$0
<i>\$106,001 to \$133,000</i>	\$13.70
<i>\$133,001 to \$167,000</i>	\$35.30
<i>\$167,001 to \$200,000</i>	\$57.00
<i>\$200,001 to \$499,999</i>	\$78.60
<i>Greater than or equal to \$500,000</i>	\$85.80



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## Part D IRMAA Brackets – Joint Filing

<i>Modified Adjusted Gross Income Filing Jointly</i>	<i>Income-Related Monthly Adjustment Amount (IRMAA)</i>
<i>Less than or equal to \$212,000</i>	\$0
<i>\$212,001 to \$266,000</i>	\$13.70
<i>\$266,001 to \$334,000</i>	\$35.30
<i>\$334,001 to \$400,000</i>	\$57.00
<i>\$400,001 to \$749,999</i>	\$78.60
<i>Greater than or equal to \$750,000</i>	\$85.80