

Medicare Resource Center



Income Related Monthly Adjusted Amount (IRMAA)

Medicare uses the modified adjusted gross income reported on your IRS tax return from 2 years ago to determine what your Medicare Part B and Part D premium will be for 2021. IRMAA is an extra charge added to your premium amount.

Medicare Part B (Medical)

Individual Taxable Income	Joint Taxable Income	Married Filing Separately	Monthly Premium Amount
\$0-\$88,000	\$0-\$176,000	\$0-\$88,000	\$148.50
\$88,001-\$111,000	\$176,001-\$222,000	N/A	\$207.90
\$111,001-\$138,000	\$222,001-\$276,000	N/A	\$297.00
\$138,001-\$165,000	\$276,001-\$330,000	N/A	\$386.10
\$165,001-\$500,000	\$330,001-\$750,000	\$88,001-\$412,000	\$475.20
\$500,001 or above	\$750,001 or above	\$412,001 or above	\$504.90

Medicare Part D (Prescription Drug)

Individual Taxable Income	Joint Taxable Income	Married Filing Separately	Monthly Premium Amount
\$0-\$88,000	\$0-\$176,000	\$0-\$88,000	Plan Premium
\$88,001-\$111,000	\$176,001-\$222,000	N/A	Additional \$12.30
\$111,001-\$138,000	\$222,001-\$276,000	N/A	Additional \$31.80
\$138,001-\$165,000	\$276,001-\$330,000	N/A	Additional \$51.20
\$165,001-\$500,000	\$330,001-\$750,000	\$88,001-\$412,000	Additional \$70.70
\$500,001 or above	\$750,001 or above	\$412,001 or above	Additional \$77.10