

2026 Medicare Part B Rates and IRMAA

Full Part B Coverage				Rx IRMAA
Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount	Total Monthly IRMAA Surcharge
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00	\$202.90	\$0.00
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$81.20	\$284.10	\$14.50
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$202.90	\$405.80	\$37.50
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$324.60	\$527.50	\$60.40
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	\$446.30	\$649.20	\$83.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$487.00	\$689.90	\$91.00



Part B Deductible: \$283



