

2026 IRMAA Cheat Sheet

Full Part B coverage. Monthly dollars per person. Part B total includes IRMAA; Part D IRMAA is added to the plan premium.

Individual MAGI	Joint MAGI	Part B IRMAA	Part B total	Part D IRMAA
<= \$109,000	<= \$218,000	\$0.00	\$202.90	\$0.00
> \$109,000 to <= \$137,000	> \$218,000 to <= \$274,000	\$81.20	\$284.10	\$14.50
> \$137,000 to <= \$171,000	> \$274,000 to <= \$342,000	\$202.90	\$405.80	\$37.50
> \$171,000 to <= \$205,000	> \$342,000 to <= \$410,000	\$324.60	\$527.50	\$60.40
> \$205,000 and < \$500,000	> \$410,000 and < \$750,000	\$446.30	\$649.20	\$83.30
>= \$500,000	>= \$750,000	\$487.00	\$689.90	\$91.00

Married filing separately; lived together during the tax year

MAGI <= \$109,000: Part B \$202.90; Part D IRMAA \$0.00.

MAGI > \$109,000 and < \$391,000: Part B \$649.20; Part D IRMAA \$83.30.

MAGI >= \$391,000: Part B \$689.90; Part D IRMAA \$91.00.

2027 status: Complete premium and IRMAA surcharge tables not yet released by CMS (expected ~Nov). November is an expectation, not a guaranteed release date. No estimates used.

Source (as of 2026-10-12): <https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles>

Source (as of 2026-10-12): <https://www.ssa.gov/benefits/medicare/medicare-premiums.html>