

How income affects your Medicare drug coverage premiums

You could pay a higher monthly premium for Medicare drug coverage (Part D) depending on your income. This includes Part D coverage you get from a Medicare drug plan, a Medicare Advantage Plan with drug coverage, or a Medicare Cost Plan that includes drug coverage. This is true even if your Medicare drug coverage is through your employer.

If your modified adjusted gross income as reported on your IRS tax return from 2 years ago (the most recent tax return information the IRS has shared with Social Security) is more than \$109,000 (individuals and married individuals filing separately) or \$218,000 (married individuals filing jointly), generally you'll have to pay extra for your drug coverage. This extra amount is called the Part D Income Related Monthly Adjustment Amount, sometimes called "Part D IRMAA". **You'll have to pay this extra amount in addition to your monthly Part D plan premium.**

Who has to pay the extra amount?

You'll get a letter from Social Security if you have to pay an extra amount in addition to your monthly Part D plan premium. Social Security will use your reported IRS income to determine the extra amount you have to pay.

About 8% of all people with Medicare have to pay the extra amount. This means most people will only pay the Part D premium their plan charges in 2026.

Do I have to pay this extra amount?

If you get the letter from Social Security, you must pay both the extra amount and your plan's premium each month to keep your Medicare drug coverage.

How much extra will I pay?

How much you'll have to pay for your Part D premium each month depends on your income from 2 years ago:

If your filing status and yearly income in 2024 was		
Filed individual tax return	Filed joint tax return	You pay each month (in 2026)
\$109,000 or less	\$218,000 or less	your plan premium
above \$109,000 up to \$137,000	above \$218,000 up to \$274,000	\$14.50 + your plan premium
above \$137,000 up to \$171,000	above \$274,000 up to \$342,000	\$37.50 + your plan premium
above \$171,000 up to \$205,000	above \$342,000 up to \$410,000	\$60.40 + your plan premium
above \$205,000 and less than \$500,000	above \$410,000 and less than \$750,000	\$83.30 + your plan premium
\$500,000 or above	\$750,000 and above	\$91.00 + your plan premium

If your filing status and yearly income in 2024 was	
Filed married & separate tax return	You pay each month (in 2026)
\$109,000 or less	your plan premium
above \$109,000 and less than \$391,000	\$83.30 + your plan premium
\$391,000 or above	\$91.00 + your plan premium

How will Medicare collect the extra amount?

The extra amount will be deducted from your monthly Social Security, Railroad Retirement, or Office of Personnel Management benefit, no matter how you usually pay your plan premium. If you don't get any of these benefits, or if the extra amount is more than the amount of your benefit, you'll get a monthly bill from Medicare (or the Railroad Retirement Board (RRB), if you're a railroad retiree).

Medicare starts sending these bills in December for the next year. You might get your bill after January. If you get a bill after January, you'll have to pay the extra amount for more than one month at that time.

Important: If you get a bill, you must pay the extra amount to Medicare (or the RRB) to keep your Part D coverage. Don't send the extra amount to your plan.

What if I disagree with the extra amount?

Social Security will send you a letter if your Medicare drug plan premium will change based on your income. This letter will tell you what to do if you disagree. For more information, visit [SSA.gov/medicare/lower-irmaa](https://www.ssa.gov/medicare/lower-irmaa).

What if my income changes?

If your income significantly changes, visit [SSA.gov/medicare/lower-irmaa](https://www.ssa.gov/medicare/lower-irmaa). Let them know you have new information and may need a new decision about the extra amount you'll be charged each month.

Your income may have changed for any of these reasons:

- You married, divorced, or your marriage was annulled
- You became a widow/widower
- You or your spouse stopped working or reduced work hours
- You or your spouse lost income from income-producing property due to a disaster or other event beyond your control
- You or your spouse's employer pension plan was reorganized, terminated, or experienced a scheduled cessation
- You or your spouse got a settlement from an employer or former employer because of the employer's closure, bankruptcy, or reorganization

How can I get more information?

If you have questions about your Medicare drug coverage or how much you have to pay:

- Call your plan.
- Visit [Medicare.gov](https://www.Medicare.gov).
- Call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

If you have questions about the extra amount you're being charged based on your income, visit SSA.gov/medicare/lower-irmaa.



Medicare

You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.Medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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