



Income-Related Monthly Adjustment Amounts

Depending on your income, your monthly Part B and Part D premiums may be higher due to an Income-Related Monthly Adjustment Amount (IRMAA).

Eligible Income

The income used to determine IRMAA is defined by Medicare as “adjusted gross income plus any tax-exempt interest”, also known as Modified Adjusted Gross Income.

Examples include: Wages, Social Security benefits, capital gains, dividends & pensions, rental income, and tax-deferred distributions from 401(k)s or IRAs

Part B IRMAA

If your yearly income in 2019 was:			You pay each month in 2021:
File individual tax return	File joint tax return	File married and separate tax return	
\$88,000 or less	\$176,000 or less	\$88,000 or less	\$148.50
above \$88,000 up to \$111,000	above \$176,000 up to \$222,000	Not applicable	\$207.90
above \$111,000 up to \$138,000	above \$222,000 up to \$276,000	Not applicable	\$297.00
above \$138,000 up to \$165,000	above \$276,000 up to \$330,000	Not applicable	\$386.10
above \$165,000 and less than \$500,000	above \$330,000 and less than \$750,000	above \$88,000 and less than \$412,000	\$475.20
\$500,000 or above	\$750,000 and above	\$412,000 and above	\$504.90

Part D IRMAA

If your yearly income in 2019 was:			You pay each month in 2021:
File individual tax return	File joint tax return	File married and separate tax return	
\$88,000 or less	\$176,000 or less	\$88,000 or less	Your plan premium
above \$88,000 up to \$111,000	above \$176,000 up to \$222,000	Not applicable	\$12.30 + your plan premium
above \$111,000 up to \$138,000	above \$222,000 up to \$276,000	Not applicable	\$31.80 + your plan premium
above \$138,000 up to \$165,000	above \$276,000 up to \$330,000	Not applicable	\$51.20 + your plan premium
above \$165,000 and less than \$500,000	above \$330,000 and less than \$750,000	above \$88,000 and less than \$412,000	\$70.70 + your plan premium
\$500,000 or above	\$750,000 and above	\$412,000 and above	\$77.10 + your plan premium

Thank You For Attending
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