For Higher Income Individuals: 2025 Part B IRMAA

(Income-Related Monthly Adjustment Amount)

Part B Immunosuppressive Drug Coverage Only

If your 2022 annual income is		In 2024 you pay	
Beneficiaries who file individual tax returns with income:	Beneficiaries who file joint tax returns with income:	Income-related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$106,000	Less than or equal to \$212,000	\$0.00	\$110.40
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$73.60	\$184.00
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	\$184.10	\$294.50
Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	\$294.50	\$404.90
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$404.90	\$515.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$441.70	\$552.10
Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses:		Income-related monthly adjustment amount	Total monthly premium amount
Less than or equal to \$106,000		\$0.00	\$110.40
Greater than \$106,000 and less than \$394,000		\$404.90	\$515.30
Greater than or equal to \$394,000		\$441.70	\$552.10



SHIP 1-800-252-8966; 711 (TRS)



Reference: https://www.cms.gov/newsroom/fact-sheets/2025-medicare-parts-b-premiums-and-deductibles