

## 2025 Medicare Part A, B and D Costs

The premiums for Part B, including Income Related Monthly Adjustment Amount/IRMAA, are listed below. These premiums are announced annually in November. The premiums below are based on your tax return from 2023.

Individual tax returns with income:	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	\$185.00
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$74.00	\$259.00
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	\$185.00	\$370.00
Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	\$295.90	\$480.90
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$406.90	\$591.90
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$443.90	\$628.90

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Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, from their spouses with Modified Adjusted Gross income are as follows:

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	\$185.00
Greater than \$106,000 and less than \$394,000	\$406.90	\$591.90
Greater than or equal to \$394,000	\$443.90	\$628.90

**PART D / Prescription IRMAA**

If your filing status and yearly income in 2023 was:

File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2024)
\$106,000 or less	\$212,000 or less	\$106,000 or less	Your plan premium
Above \$106,000 up to \$133,000	Above \$212,000 up to \$266,000	Not applicable	\$13.70 + your plan premium
Above \$133,000 up to \$167,000	Above \$266,000 up to \$334,000	Not applicable	\$35.30 + your plan premium
Above \$167,000 up to \$200,000	Above \$334,000 up to \$400,000	Not applicable	\$57.00 + your plan premium
Above \$200,000 and less than \$500,000	Above \$400,000 and less than \$750,000	Above \$106,000 and less than \$394,000	\$78.60 + your plan premium
\$500,000 or above	\$750,000 and above	\$394,000 and above	\$85.80 + your plan premium

**Part A Deductible and Coinsurance Amounts for Calendar Years 2024 and 2025 by Type of Cost Sharing**

	2024	2025
Inpatient hospital deductible	\$1,632	\$1,676
Daily coinsurance for 61st-90th Day	\$408	\$419
Daily coinsurance for lifetime reserve days	\$816	\$838
Skilled Nursing Facility coinsurance	\$204.00	\$209.50

## **2025 PART B – Deductible**

The Medicare B deductible for 2025 is \$257.

### **Types of income that trigger the IRMAA**

For 2025, the surcharge is based on your MAGI in 2023. For purposes of calculating the surcharge, MAGI consists of your adjusted gross income plus:

- Tax-exempt interest that has been earned or accrued. For instance, municipal bonds can be significant for a lot of retirees.
- Interest from US savings bonds used for qualifying education expenses.
- Income earned abroad that was excluded from gross income.
- Nontaxable income from U.S. territories, including Puerto Rico, Guam, American Samoa, and the Northern Mariana Islands.

A well-timed Roth IRA conversion can help you avoid the IRMAA as distributions from Roth accounts do not count toward your MAGI.

The good news is that you can appeal and request a redetermination, especially if you've had a life-changing event, such as the death of a spouse, retirement, or loss of pension income.

Reach out to the Social Security Administration for more information at 1.800.772.1213.

## How to pay your Part B and Part D IRMAA

IRMAA surcharges for Part B and Part D are paid separately. Part B IRMAA is automatically added to your monthly premium bill.

All Medicare bills are due on the 25th of the month. In most cases, your premium is due the same month that you get the bill.

Here are three ways you can pay your Part B premium:

- **RECOMMENDED - Sign up for Medicare Easy Pay.** With this free service, Medicare automatically deducts your premium payments from your savings or checking account each month. It can take up to 6-8 weeks for your automatic deductions to start. You must pay your premiums another way until your automatic deductions start.
- **Online through your Medicare Account.** Use this free service to pay by credit card, debit card, or from your checking or savings account. Do not create or use a Pay.gov account to make your Medicare payment. **Use your Medicare account to pay your bill.**
- **NOT RECOMMENDED - Mail your payment to Medicare.** Pay by check, money order, credit card, or debit card. Fill out the payment coupon at the bottom of your bill and include it with your payment. If you are paying by credit or debit card, complete and sign the coupon. If you don't have your payment coupon, write your Medicare Number on the check or money order. If you do not sign the coupon, Medicare cannot process your payment, and it will be returned to you. Use the return envelope that came with your bill and mail your Medicare payment coupon.