

# 2025 MEDICARE PREMIUMS



## Part B & Part D Monthly Premiums

The standard monthly Part B premium is \$185.00 in 2025. Some people will pay a higher premium based on their modified adjusted gross income.

Your monthly premium will be higher if you file an individual tax return and your annual income is more than \$106,000 or if you are married filing jointly and your combined annual income is more than \$212,000.

If you meet these criteria, the Social Security Administration (SSA) will use the income reported two years ago on your IRS income tax return to determine your premium (if unavailable, SSA will use income from three years ago). For example, the income reported on your 2023 tax return will be used to determine your monthly Part B premium in 2025. If your income has decreased since 2023, you can ask that the income from a more recent tax year be used to determine your premium but you must meet certain criteria.

At the end of each year, the Social Security Administration will send you a letter if your Part B premium will increase based on the level of your income and to tell you what you can do if you disagree. For more information about Part B premiums based on income, call Social Security at 1.800.772.1213. TTY users should call 1.800.325.0778.

The chart below shows the Part B and Part D monthly premium amounts based on income. The Part D monthly premium amounts are in addition to your plan premium. These amounts change each year. There may be a late-enrollment penalty.

File Individual Tax Return	File Joint Tax Return	File Married & Separate Tax Return	Monthly Part B Payments	Monthly Part D Surcharge Payments	Total Monthly Payment (Part B and Part D)
\$106,000 or less	\$212,000 or less	\$112,000 or less	\$185.00	\$0	\$185.00
\$106,001 to \$133,000	\$212,001 to \$266,000	NA	\$259.00	\$13.70	\$272.70
\$133,001 to \$167,000	\$266,001 to \$334,000	NA	\$370.00	\$35.30	\$405.30
\$167,001 to \$200,000	\$344,001 to \$400,000	NA	\$480.90	\$57.00	\$537.90
\$200,001 to \$500,00	\$400,001 to \$750,000	\$112,001 to \$394,000	\$591.90	\$78.60	\$670.50
\$500,000+	\$750,000+	\$394,000+	\$628.90	\$85.80	\$714.70

**\*Tax Return Amounts are based on income reported in 2023**