2026 Medicare Premiums

Part B & Part D Monthly Premiums

In 2026, the standard monthly Part B premium is $202.90. If your income is above a certain level, you'll pay more. This extra charge is called the Income-Related Monthly Adjustment Amount (IRMAA).

Who pays more? You'll pay a higher premium if your modified adjusted gross income (MAGI) is more than $109,000 and you file an individual tax return, or more than $218,000 and you're married filing jointly.

How it's calculated: The Social Security Administration (SSA) uses the income on your tax return from two years ago. For example, your 2024 tax return determines your 2026 premium. If that return isn't available, SSA uses the one from three years ago.

If your income has gone down: If your income dropped because of a life-changing event, such as retirement, marriage, divorce, or the death of a spouse, you can ask SSA to use a more recent year's income instead (Form SSA-44).

What to expect: If your premium will go up, SSA will mail you a letter late in the year explaining the new amount and what to do if you disagree.

Questions? Call Social Security at 1.800.772.1213 (TTY: 1.800.325.0778).

The chart below shows monthly Part B and Part D premiums by income level. Part D amounts are added to your plan's premium. These amounts change each year, and a late-enrollment penalty may also apply.

2026 Medicare Part B Premiums (based on 2024 AGI)

Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to $109,000	Less than or equal to $218,000	$0.00	$202.90
Greater than $109,000 and less than or equal to $137,000	Greater than $218,000 and less than or equal to $274,000	$81.20	$284.10
Greater than $137,000 and less than or equal to $171,000	Greater than $274,000 and less than or equal to $342,000	$202.90	$405.80
Greater than $171,000 and less than or equal to $205,000	Greater than $342,000 and less than or equal to $410,000	$324.60	$527.50
Greater than $205,000 and less than $500,000	Greater than $410,000 and less than $750,000	$446.30	$649.20
Greater than or equal to $500,000	Greater than or equal to $750,000	$487.00	$689.90

2026 Medicare Part D IRMAA Extra Premiums (based on 2024 AGI)

Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount
Less than or equal to $109,000	Less than or equal to $218,000	$0.00
Greater than $109,000 and less than or equal to $137,000	Greater than $218,000 and less than or equal to $274,000	$14.50
Greater than $137,000 and less than or equal to $171,000	Greater than $274,000 and less than or equal to $342,000	$37.50
Greater than $171,000 and less than or equal to $205,000	Greater than $342,000 and less than or equal to $410,000	$60.40
Greater than $205,000 and less than $500,000	Greater than $410,000 and less than $750,000	$83.30
Greater than or equal to $500,000	Greater than or equal to $750,000	$91.00

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