TYRONE CARR & ASSOCIATES

HOW MUCH DOES PART B COST?

PART B PREMIUM

You pay a premium each month for Part B. Your Part B premium will be automatically deducted from your benefit payment if you get benefits from one of these:

- Social Security
- Railroad Retirement Board
- Office of Personnel Management

If you don't get these benefit payments, you'll get a bill.

The standard Part B premium amount in 2025 is $185. Most people will pay the standard premium amount. If your modified adjusted gross income is above a certain amount, you may pay an Income Related Monthly Adjustment Amount (IRMAA). Medicare uses the modified adjusted gross income reported on your IRS tax return from 2 years ago. This is the most recent tax return information provided to Social Security by the IRS.

Your yearly income in 2023 vs. your Part B premium in 2025			
File individual tax return	**File joint tax return**	**File married & separate tax return**	**You pay each month (in 2025)**
$106,000 or less	$212,000 or less	$106,000 or less	$185.00
above $106,000 up to $133,000	above $212,000 up to $266,000	Not applicable	$259.00
above $133,000 up to $167,000	above $266,000 up to $334,000	Not applicable	$370.00
above $167,000 up to $200,000	above $334,000 up to $400,000	Not applicable	$480.90
above $200,000 and less than $500,000	above $400,000 and less than $750,000	above $106,000 and less than $394,000	$591.90
$500,000 or above	$750,000 and above	$394,000 and above	$628.90

PART B DEDUCTIBLE AND COINSURANCE

The Part B deductible is $257 per year. After your deductible is met, you typically pay a **20% coinsurance** of the Medicare-approved amount for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and durable medical equipment (dme).