



HOW MUCH DOES PART B COST?

PART B PREMIUMS

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.

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.

The standard Part B premium amount in 2026 is \$202.90. Most people will pay the standard Part B premium amount. If your modified adjusted gross income as reported on your IRS tax return from 2 years ago is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

If your yearly income in 2025 (for what you pay in 2026) was:			
File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2026)
\$109,00 or less	\$219,000 or less	\$109,000 or less	\$202.90
above \$109,000 up to \$137,000	above \$218,000 up to \$274,000	Not applicable	\$284.10
above \$137,000 up to \$171,000	above \$274,000 up to \$342,000	Not applicable	\$405.80
above \$171,000 up to \$205,000	above \$342,000 up to \$410,000	Not applicable	\$527.50
above \$205,000 and less than \$500,000	above \$410,000 and less than \$750,000	above \$109,000 and less than \$391,000	\$649.20
\$500,000 or above	\$750,000 and above	\$391,000 and above	\$689.90