2026 Projected IRMAA Brackets and Surcharges for Medicare Part B with IRMAA adjustment

Single	Married filing jointly	Projected total Part B Premium plus IRMAA	Projected 2026 Part B IRMAA only	2025 Part B IRMAA only
Less than or equal to $109,000	Less than or equal to $218,000	$206.50- no surcharge	n/a	n/a
More than $109,000 and less than or equal to $137,000	More than $218,000 and less than or equal to $274,000	$289.10	$82.60	$74.00
More than $137,000 and less than or equal to $171,000	More than $274,000 and less than or equal to $342,000	$413.00	$206.50	$185.00
More than $171,000 and less than or equal to $205,000	More than $342,000 and less than or equal to $410,000	$536.90	$330.40	$295.90
More than $205,000 and less than or equal to $500,000	More than $410,000 and less than or equal to $750,000	$660.80	$454.30	$406.90
More than $500,000	More than $750,000	$702.10	$495.60	$443.90

2026 Projected IRMAA Brackets and Surcharges for Medicare Part D with IRMAA adjustment

Single	Married filing jointly	Projected total 2026 Part D Premium plus IRMAA	2025 Part D IRMAA only
Less than or equal to $109,000	Less than or equal to $218,000	Premium only (varies)	n/a
More than $109,000 and less than or equal to $137,000	More than $218,000 and less than or equal to $274,000	Premium + $14.50	$13.70
More than $137,000 and less than or equal to $171,000	More than $274,000 and less than or equal to $342,000	Premium + $37.50	$35.30
More than $171,000 and less than or equal to $205,000	More than $342,000 and less than or equal to $410,000	Premium + $60.40	$57.00
More than $205,000 and less than or equal to $500,000	More than $410,000 and less than or equal to $750,000	Premium + $83.30	$78.60
More than $500,000	More than $750,000	Premium + $91.00	$85.80

How to pay your IRMAA