

THE MEDICARE PLAYBOOK™ — MODULE 3

The IRMAA Reference Card

Know your income thresholds before you hit them.

IRMAA (Income-Related Monthly Adjustment Amount) adds a surcharge to your Medicare Part B and Part D premiums when your income exceeds certain levels. It's based on your tax return from TWO years prior.

2026 IRMAA THRESHOLDS — PART B

Based on 2024 Modified Adjusted Gross Income

Single Filer MAGI	Joint Filer MAGI	Extra Charge / Month	Total Part B / Month
\$0 – \$106,000	\$0 – \$212,000	\$0 (standard)	\$185.00
\$106,001 – \$133,000	\$212,001 – \$266,000	+\$70.00/month	\$255.00
\$133,001 – \$167,000	\$266,001 – \$334,000	+\$176.10/month	\$361.10
\$167,001 – \$200,000	\$334,001 – \$400,000	+\$282.50/month	\$467.50
\$200,001+	\$400,001+	+\$352.60/month	\$537.60

Note: These are approximate 2026 figures. Verify current amounts at ssa.gov. IRMAA also applies to Part D with separate (smaller) surcharges.

REAL-WORLD EXAMPLES
Example 1: The Roth Conversion Surprise

Jim and Carol (married, joint filers) retired in 2024. Their advisor recommended a \$180,000 Roth conversion to take advantage of low tax rates before RMDs start. Good idea. Their 2024 MAGI hit \$245,000. In 2026, they pay an extra \$70/month each — \$1,680/year extra in Medicare premiums. With better timing, they could have done \$140,000 and stayed at the standard rate.

Example 2: The Home Sale

Susan (single) sold her home in 2024 for a \$320,000 gain. After the \$250,000 single-filer exclusion, she had \$70,000 in reportable capital gains. Combined with her other income, her 2024 MAGI hit \$145,000. In 2026, she pays an extra \$176.10/month — \$2,113/year extra. This was a one-time event. She filed Form SSA-44 and got her IRMAA recalculated once her income returned to normal levels.

Appeal note: If your IRMAA was triggered by a one-time life event (retirement, home sale, spouse's death, loss of income), you may be able to appeal using Form SSA-44. Call (813) 406-0480 — we walk clients through this process.

Is your income close to one of these thresholds? That's a planning conversation — before the tax return is filed. **(813) 406-0480 •**

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