2026 Income-Related Monthly Adjustment Amounts (IRMAA) brackets and surcharges for 2026

Income brackets- Single	Income brackets- Married, filing jointly	Part B IRMAA surcharge	Part D IRMAA surcharge
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0 (\$202.90 premium only)	\$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	\$81.20 (\$284.10 total monthly premium)	\$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	\$202.90 (\$405.80 total monthly premium)	\$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	\$324.60 (\$527.50 total monthly premium)	\$60.40
Greater than \$205,000 and less than \$500,000	Greater than \$410,000 and less than \$750,000	\$446.30 (\$649.20 total monthly premium)	\$83.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$487.00 (\$689.90 total monthly premium)	\$91.00