



2021 IRMAA Medicare Cost Adjustment

The surcharge amount is the same for all income levels within a band; if you go over the income threshold, you pay the additional premium for that band.

Modified Adjusted Gross Income Based on 2020 tax year filing ¹		Additional Monthly Premium Amount for 2022		
Filing SINGLE	Filing JOINTLY	Part B	Part D	Total (B+D)
\$91,000 - \$114,000	\$182,000 - \$228,000	\$238.10	\$12.40	\$250.50
\$114,001 - \$142,000	\$228,001 - \$284,000	\$340.20	\$32.10	\$372.30
\$142,001 - \$170,000	\$248,001 - \$340,000	\$442.30	\$51.70	\$494.00
\$170,001 - \$499,999	\$340,001 - \$749,999	\$544.30	\$71.30	\$615.60
\$500,000 or more	\$750,000 or more	\$578.30	\$77.90	\$656.20

¹ The Social Security Administration uses the most recent federal return supplied by the IRS. If you amended your return in a way that changes your surcharge amount, you may need to contact your Social Security office.
Source: Medicare.gov as of December 31, 2020.

This is not meant to be personal tax advice. Please consult your tax professional for specifics for your situation. Modified Adjusted Gross Income (MAGI) for purposes of calculating Medicare surcharges is Adjusted Gross Income (AGI) plus tax-exempt interest income. Thresholds increase each year with inflation starting in 2020, except the top threshold, which was added in 2019; this top threshold is set to annually inflate starting in 2028.