

2022 Medicare Part D Income-Related Monthly Adjustment Amounts

The Medicare Income-Related Monthly Adjustment Amount (IRMAA) is an amount you may have to pay in addition to your Part B or Part D premium if your income is above a certain level. Since 2011, a beneficiary's Part D monthly premium is based on his or her income. These income-related monthly adjustment amounts affect roughly 8 percent of people with Medicare Part D. These individuals will pay the income-related monthly adjustment amount in addition to their Part D premium.

The Social Security Administration (SSA) sets four income brackets that determine your (or your and your spouse's) IRMAA. SSA determines if you owe an IRMAA based on the income you reported on your IRS tax return **two years prior**, meaning two years before the year in which you are paying IRMAA.

The Part D income-related monthly adjustment amounts are all deducted from Social Security benefit checks. The 2022 Part D income-related monthly adjustment amounts for high-income beneficiaries are shown in the following table:

Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-related monthly adjustment amount
Less than or equal to \$91,000	Less than or equal to \$182,000	\$0.00
Greater than \$91,000 and less than or equal to \$114,000	Greater than \$182,000 and less than or equal to \$228,000	12.40
Greater than \$114,000 and less than or equal to \$142,000	Greater than \$228,000 and less than or equal to \$284,000	32.10
Greater than \$142,000 and less than or equal to \$170,000	Greater than \$284,000 and less than or equal to \$340,000	51.70
Greater than \$170,000 and less than \$500,000	Greater than \$340,000 and less than \$750,000	71.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	77.90