Table 1: Part B Monthly Premium		
	Beneficiaries who file an **individual** tax return with income	Beneficiaries who file a **joint** tax return with income
Your 2020 Part B Monthly Premium Is	**If Your Yearly Income Is**	
$130.00 - standard premium* **$144.60 - standard premium****	$87,000 or less	$174,000 or less
$202.40 (Increased by **$57.80** due to IRMAA)	$87,001-$109,000	$174,001-$218,000
$289.20 (Increased by **$140.60** due to IRMAA)	$109,001-$136,000	$218,001-$272,000
$376.00 (Increased by **$231.40** due to IRMAA)	$136,001-$163,000	$272,001-$326,000
$462.70 (Increased by **$318.10** due to IRMAA)	Greater than $163,000 and less than $500,000	Greater than $326,000 and less than $750,000
$491.60 (Increased by **$347.00** due to IRMAA)	Greater than or equal to $500,000	Greater than or equal to $750,000

If your **M**odified **A**djusted **G**ross **I**ncome (**MAGI**) in 2018 was greater than $87,000 as reported to the IRS, the Medicare premium for Part B will increase accordingly.

Table 2: Part B Monthly Premium Beneficiaries who are married and lived with their spouse at some time during the taxable year, but file a **separate tax return** from their spouses	
Your 2020 Part B Monthly Premium is	**Beneficiaries who are married but file a separate tax return from their spouses**
$144.60 - standard premium**	$87,000 or less
$462.70 (Increased by **$318.10** due to IRMAA)	Greater than $87,000 and less than $413,000
$491.60 (Increased by **$347.00** due to IRMAA)	Greater than or equal to $413,000

Late Enrollment Penalty: If you don't sign up for Part B when you're first eligible or if you drop Part B and then get it later, you may have to pay a late enrollment penalty for as long as you have Medicare. Your monthly premium for Part B may go up 10% for each full 12-month period that you could have had Part B, but didn't sign up for it. In other words, **if you pay a late-enrollment penalty, this amount will be higher. The penalty fee is not reimbursed by FHDA.**
*Held harmless (premium varies, but averaging $130.00)
**Beneficiaries not subject to hold and harmless provision