

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 2026 Part B Monthly Premium Is	If Your Yearly Income Is	
\$202.90 - standard premium	\$109,000 or less	\$218,000 or less
\$284.10 (Increased by \$81.20 due to IRMAA)	\$109,000-\$137,000	\$218,000-\$274,000
\$405.80 (Increased by \$202.90 due to IRMAA)	\$137,000-\$171,000	\$274,000-\$342,000
\$527.50 (Increased by \$324.60 due to IRMAA)	\$171,000-\$205,000	\$342,000-\$410,000
\$649.20 (Increased by \$446.30 due to IRMAA)	\$205,000- \$500,000	\$410,000-\$750,000
\$689.90 (Increased by \$487.00 due to IRMAA)	Greater than or equal to \$500,000	Greater than or equal to \$750,000

If your **Modified Adjusted Gross Income (MAGI)** in 2024 was greater than \$109,000 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 2026 Part B Monthly Premium is	Beneficiaries who are married but file a separate tax return from their spouses
\$202.90 - standard premium	\$109,000 or less
\$649.20 (Increased by \$446.30 due to IRMAA)	Greater than \$109,000 and less than \$391,000
\$689.90 (Increased by \$487.00 due to IRMAA)	Greater than or equal to \$391,000

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.**