

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 2025 Part B Monthly Premium Is	If Your Yearly Income Is	
\$185.00 - standard premium	\$106,000 or less	\$212,000 or less
\$259.00 (Increased by \$74.00 due to IRMAA)	\$106,001-\$133,000	\$212,001-\$266,000
\$370.00 (Increased by \$185.00 due to IRMAA)	\$133,001-\$167,000	\$266,001-\$334,000
\$480.90 (Increased by \$295.90 due to IRMAA)	\$167,001-\$200,000	\$334,001-\$400,000
\$591.90 (Increased by \$406.90 due to IRMAA)	\$200,001-\$500,000	\$400,001-\$750,000
\$628.90 (Increased by \$443.90 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 2023 was greater than \$106,000 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 2025 Part B Monthly Premium is	Beneficiaries who are married but file a separate tax return from their spouses
\$185.00 - standard premium	\$106,000 or less
\$591.90 (Increased by \$406.90 due to IRMAA)	Greater than \$106,000 and less than \$394,000
\$628.90 (Increased by \$443.90 due to IRMAA)	Greater than or equal to \$394,000

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.**