2027 Part B IRMAA Income Levels and Monthly Premiums

(Based on Modified Adjusted Gross Income from 2025 Federal Taxes)

File Individual tax return	File Joint tax return	Married filing a separate return	Monthly Part B Premium
$112,000 or less	$224,000 or less	$112,000 or less	$209.40 / Month
$112,001-$141,000	$224,001-$282,000	N/A	$293.10 / Month $209.40 + $83.70
$141,001-$177,000	$282,001-$354,000	N/A	$418.80 / Month $209.40 + $209.40
$177,001-$212,000	$354,001-$424,000	N/A	$544.40 / Month $209.40 + $335.00
$212,001-$499,999	$424,001-$749,999	$112,001-$387,999	$670.00 / Month $209.40 + $460.60
$500,000 or more	$750,000 or more	$388,000 or more	$711.80 / Month $209.40 + $502.40

Modified Adjusted Gross Income = Adjusted Gross Income (Form 1040 line 11) + Tax-Exempt Interest (Form 1040 line 2a)

2027 Part D IRMAA Income Levels and Monthly Premiums

(Based on Modified Adjusted Gross Income from 2025 Federal Taxes)

File Individual tax return	File Joint tax return	Married filing a separate return	Monthly Part D IRMAA surcharge
$112,000 or less	$224,000 or less	$112,000 or less	Your plan premium
$112,001-$141,000	$224,001-$282,000	N/A	$15.40 + your plan premium
$141,001-$177,000	$282,001-$354,000	N/A	$39.70 + your plan premium
$177,001-$212,000	$354,001-$424,000	N/A	$64.00 + your plan premium
$212,001-$499,999	$424,001-$749,999	$112,001-$387,999	$88.30 + your plan premium
$500,000 or more	$750,000 or more	$388,000 or more	$96.40 + your plan premium

Modified Adjusted Gross Income = Adjusted Gross Income (Form 1040 line 11) + Tax-Exempt Interest (Form 1040 line 2a)

2027 Original Medicare and Part D Cost Reference

(2027 coverage amounts; premiums and benefits vary by plan)

Cost	2027 amount
Part A premium: 40 or more qualifying quarters	$0 / Month
Part A premium: 30 to 39 qualifying quarters	$328 / Month
Part A premium: fewer than 30 qualifying quarters	$597 / Month
Part A inpatient hospital deductible, per benefit period	$1,776
Part A hospital coinsurance, days 1-60 after deductible	$0 / Day
Part A hospital coinsurance, days 61-90	$444 / Day
Part A hospital coinsurance, lifetime reserve days	$888 / Day
Skilled nursing facility coinsurance, days 21-100	$222 / Day
Part B standard monthly premium	$209.40
Part B annual deductible	$292
Part D maximum annual deductible	$700
Part D annual out-of-pocket limit for covered drugs	$2,400
MN high-deductible Medicare Supplement annual deductible	$3,050

Important notes

- The Part A inpatient hospital deductible applies per benefit period and may occur more than once a year.
- Original Medicare has no annual out-of-pocket limit for Part A and Part B services.
- The Part D $2,400 limit covers eligible out-of-pocket spending for covered drugs, not plan premiums.
- The Part D late enrollment penalty uses the 2027 national base beneficiary premium of $41.33. For 24 full uncovered months, $41.33 × 24% = $9.9192, rounded to $9.90 per month.
- Social Security generally uses 2025 tax information to determine 2027 IRMAA.

Official sources

- CMS: 2027 Part A, Part B and IRMAA
- CMS: 2027 Part D benefit parameters
- Medicare.gov: Medicare costs
- CMS: High-deductible Medigap