

2025 Medicare Part A & Part B with IRMAA

Part A Hospital

Initial Deductible (Original Medicare, not MAPD) increased 44.00 from 1632.00

Hospital Charges		
Year	2024	2025
Inpatient hospital deductible	\$1,632	\$1,676
Daily hospital coinsurance for 61 st -90 th day	\$408	\$419
Daily hospital coinsurance for 60 lifetime reserve days	\$816	\$838
Skilled nursing facility daily coinsurance (days 21-100)	\$204.00	\$209.50

Part B Medical

Deductible \$257.00, an increase of 17.00 from 240.00

The standard Part B Premium will be \$185.00, an increase of 10.30 from 174.70. For those at higher income thresholds the table below provides your Part B premium.

IRMAA Part B (income related monthly adjustment amounts)

Individual Beneficiaries who file individual tax returns with modified adjusted gross income:	Joint Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$106,000	Less than or equal to \$212,000	\$0.00	\$185.00
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$74.00	\$259.00
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	\$185.00	\$370.00

Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	\$295.90	\$480.90
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$406.90	\$591.90
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$443.90	\$628.90

IRMAA Part D (income related monthly adjustment amounts)

Individual Beneficiaries who file individual tax returns with modified adjusted gross income:	Joint Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount
Less than or equal to \$106,000	Less than or equal to \$212,000	\$0.00
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$13.70
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	\$35.30
Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	\$57.00
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$78.60
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$85.80