

Apple Insurance

2026 IRMAA Reference Guide

2026 Medicare Deductibles

Type	Amount
Medicare Part B Deductible	\$283.00
Medicare Part A Hospital Deductible	\$1,736.00

Medicare Part B – 2026 IRMAA

Individual Income	Joint Income	IRMAA Amount	Total Monthly Premium
≤ \$109,000	≤ \$218,000	\$0.00	\$202.90
>\$109k to ≤\$137k	>\$218k to ≤\$274k	\$81.20	\$284.10
>\$137k to ≤\$171k	>\$274k to ≤\$342k	\$202.90	\$405.80
>\$171k to ≤\$205k	>\$342k to ≤\$410k	\$324.60	\$527.50
>\$205k to <\$500k	>\$410k to <\$750k	\$446.30	\$649.20
≥ \$500,000	≥ \$750,000	\$487.00	\$689.90

Medicare Part D – 2026 IRMAA

Individual Income	Joint Income	IRMAA Amount
≤ \$109,000	≤ \$218,000	\$0.00
>\$109k to ≤\$137k	>\$218k to ≤\$274k	\$14.50
>\$137k to ≤\$171k	>\$274k to ≤\$342k	\$37.50
>\$171k to ≤\$205k	>\$342k to ≤\$410k	\$60.40
>\$205k to <\$500k	>\$410k to <\$750k	\$83.30
≥ \$500,000	≥ \$750,000	\$91.00