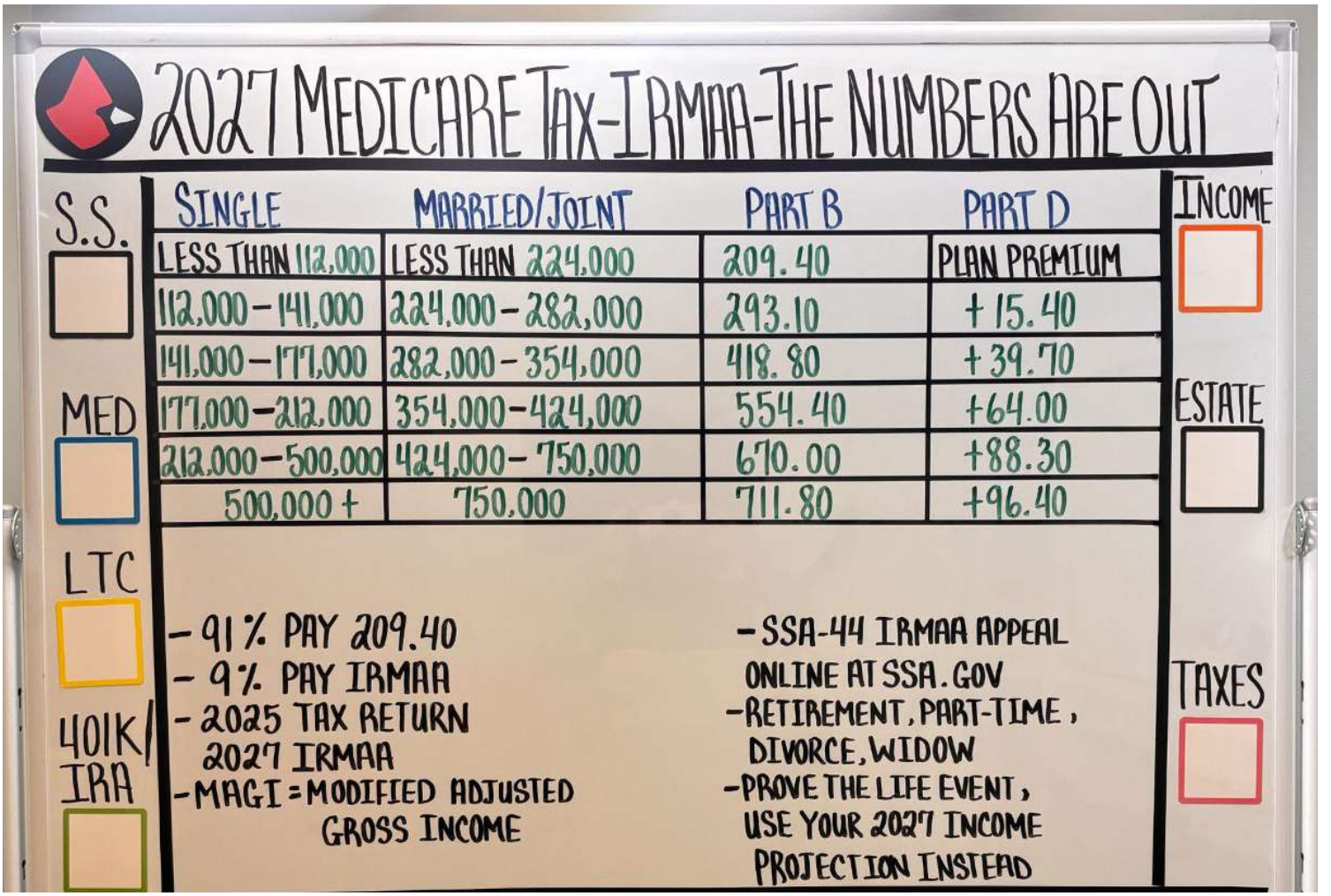
CARDINAL ADVISORS

2027 Medicare Tax-IRMAA-The Numbers Are Out

The 2027 Medicare IRMAA brackets are out: discover what you'll pay, why your 2025 income matters, and how to appeal if your income dropped.



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2027 Medicare Parts A & B Premiums and Deductibles

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2027 Medicare Parts A & B Premiums and Deductibles

On November 17, 2026, the Centers for Medicare & Medicaid Services (CMS) released the 2027 Medicare Part A and Part B programs premiums, deductibles, and coinsurance, and the 2027 Medicare Part D income-related monthly adjustment amounts.

Medicare Part A Premium and Deductible

Medicare Part A covers inpatient hospitals, skilled nursing facilities, hospice, inpatient rehabilitation, and some home healthcare services. Approximately 99% of Medicare beneficiaries do not have a Part A premium since they have at least 40 quarters of Medicare-covered employment, as determined by the Social Security Administration.

The Medicare Part A inpatient hospital deductible that beneficiaries pay if admitted to the hospital will be $1,776 in 2027, an increase of $40 from $1,736 in 2026. Part A inpatient hospital deductible covers beneficiaries' share of costs for the first 60 days of Medicare-covered inpatient hospital care in a benefit period. In 2027, beneficiaries must pay a coinsurance amount of $444 per day for the 61st through 90th day of a hospitalization ($434 in 2026) in a benefit period and $888 per day for lifetime reserve days ($868 in 2025). For beneficiaries in skilled

nursing facilities, the daily coinsurance for days 21 through 100 of extended care services in a benefit period will be $222 in 2027 ($217 in 2026).

Part A Deductible and Coinsurance Amounts for Calendar Years 2026 and 2027 by Type of Cost Sharing		
	2026	**2027**
Inpatient hospital deductible	$1,736	$1,776
Daily hospital coinsurance for 61st-90th day	$434	$444
Daily hospital coinsurance for lifetime reserve days	$868	$888
Skilled nursing facility daily coinsurance (days 21-100)	$217	$222

Enrollees age 65 and older who have fewer than 40 quarters of coverage, and certain persons with disabilities, pay a monthly premium to voluntarily enroll in Medicare Part A. Individuals who had at least 30 quarters of coverage, or were married to someone with at least 30 quarters of coverage, may buy into Part A at a reduced monthly premium rate, which will be $328 in 2027, a $17 increase from $311 in 2026. Certain uninsured aged individuals who have fewer than 30 quarters of coverage, and certain individuals with disabilities who have exhausted other entitlements, will pay the full premium, which will be $597 a month in 2027, a $32 increase from $565 in 2026.

Medicare Part B Premium and Deductible

Medicare Part B covers physicians' services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

Each year, the Medicare Part B premium, deductible, and coinsurance rates are determined according to provisions of the Social Security Act. The standard monthly premium for Medicare Part B enrollees will be $209.40 for 2027, an increase of $6.50 from $202.90 in 2026. The annual deductible for all Medicare Part B beneficiaries will be $292 in 2027, an increase of $9 from the annual deductible of $283 in 2026.

The increase in the 2027 Part B standard premium and deductible is mainly due to projected increases in healthcare spending.

Beginning in 2023, individuals whose full Medicare coverage ended 36 months after a kidney transplant, and who do not have certain other types of insurance coverage, can elect to continue Part B coverage of immunosuppressive drugs by paying a premium. For 2027, the standard immunosuppressive drug premium is $125.70.

Medicare Part B Income-Related Monthly Adjustment Amounts

Since 2007, a beneficiary's Part B monthly premium has been based on his or her income. These income-related monthly adjustment amounts affect roughly 9% of people with Medicare Part B. The 2027 Part B total premiums for high-income beneficiaries with full Part B coverage are shown in the following table:

Full Part B Coverage			
Beneficiaries who file individual tax returns with modified adjusted gross income:	**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 $112,000	Less than or equal to $224,000	$0.00	$209.40
Greater than $112,000 and less	Greater than $224,000 and less	$83.70	$293.10

Full Part B Coverage			
Beneficiaries who file individual tax returns with modified adjusted gross income:	**Beneficiaries who file joint tax returns with modified adjusted gross income:**	**Income-Related Monthly Adjustment Amount**	**Total Monthly Premium Amount**
than or equal to $141,000	than or equal to $282,000		
Greater than $141,000 and less than or equal to $177,000	Greater than $282,000 and less than or equal to $354,000	$209.40	$418.80
Greater than $177,000 and less than or equal to $212,000	Greater than $354,000 and less than or equal to $424,000	$335.00	$544.40
Greater than $212,000 and less than $500,000	Greater than $424,000 and less than $750,000	$460.60	$670.00
Greater than or equal to $500,000	Greater than or equal to $750,000	$502.40	$711.80

The 2027 Part B total premiums for high-income beneficiaries who only have immunosuppressive drug coverage under Part B are shown in the following table:

Part B Immunosuppressive Drug Coverage Only			
Beneficiaries who file individual tax returns with modified adjusted gross income:	**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 $112,000	Less than or equal to $224,000	$0.00	$125.70
Greater than $112,000 and less than or equal to $141,000	Greater than $224,000 and less than or equal to $282,000	$83.70	$209.40
Greater than $141,000 and less than or equal to $177,000	Greater than $282,000 and less than or equal to $354,000	$209.40	$335.10
Greater than $177,000 and less than or equal to $212,000	Greater than $354,000 and less than or equal to $424,000	$335.00	$460.70
Greater than $212,000 and less than $500,000	Greater than $424,000 and less than $750,000	$460.60	$586.30
Greater than or equal to $500,000	Greater than or equal to $750,000	$502.40	$628.10

Premiums for high-income beneficiaries with full Part B coverage who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Full Part B Coverage		
Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses with modified adjusted gross income:	**Income-Related Monthly Adjustment Amount**	**Total Monthly Premium Amount**
Less than or equal to $112,000	$0.00	$209.40
Greater than $112,000 and less than $388,000	$460.60	$670.00
Greater than or equal to $388,000	$502.40	$711.80

Premiums for high-income beneficiaries with immunosuppressive drug-only Part B coverage who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Part B Immunosuppressive DrugCoverage Only		
Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses with modified adjusted gross income:	**Income-Related Monthly Adjustment Amount**	**Total Monthly Premium Amount**
Less than or equal to $112,000	$0.00	$125.70

Part B Immunosuppressive DrugCoverage Only		
Beneficiaries who are married and lived with their spouses at any time during the year, but who file separate tax returns from their spouses with modified adjusted gross income:	**Income-Related Monthly Adjustment Amount**	**Total Monthly Premium Amount**
Greater than $112,000 and less than $388,000	$460.60	$586.30
Greater than or equal to $388,000	$502.40	$628.10

For more information on the 2027 Medicare Parts A and B premiums and deductibles (CMS-8092-N, CMS-8093-N, CMS-8094-N), please visit https://www.federalregister.gov/public-inspection.

Medicare Part D Income-Related Monthly Adjustment Amounts

Since 2011, a beneficiary's Part D monthly premium has been based on his or her income. Approximately 9% of people with Medicare Part D pay these income-related monthly adjustment amounts. These individuals will pay the income-related monthly adjustment amount in addition to their Part D premium. Part D premiums vary by plan and, regardless of how a beneficiary pays their Part D premium, the Part D income-related monthly adjustment amounts are deducted from Social Security benefit checks or paid directly to Medicare. Roughly two-thirds of beneficiaries pay premiums directly to the plan while the remainder have their premiums deducted from their Social Security benefit checks. The 2027 Part D income-related monthly adjustment amounts for high-income beneficiaries are shown in the following table:

Part D		
Beneficiaries who file individual tax returns with modified adjusted gross income:	**Beneficiaries who file joint tax returns with modified adjusted gross income:**	**Income-related monthly adjustment amount**
Less than or equal to $112,000	Less than or equal to $224,000	$0.00
Greater than $112,000 and less than or equal to $141,000	Greater than $224,000 and less than or equal to $282,000	$15.40
Greater than $141,000 and less than or equal to $177,000	Greater than $282,000 and less than or equal to $354,000	$39.70
Greater than $177,000 and less than or equal to $212,000	Greater than $354,000 and less than or equal to $424,000	$64.00
Greater than $212,000 and less than $500,000	Greater than $424,000 and less than $750,000	$88.30
Greater than or equal to $500,000	Greater than or equal to $750,000	$96.40

Premiums for high-income beneficiaries who are married and lived with their spouse at any time during the taxable year, but file a separate return, are as follows:

Part D	
Beneficiaries who are married and lived with their spouses at any time during the year, but file separate tax returns from their spouses with modified adjusted gross income:	**Income-related monthly adjustment amount**
Less than or equal to $112,000	$0.00
Greater than $112,000 and less than $388,000	$88.30
Greater than or equal to $388,000	$96.40

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