

Appealing your IRMAA Part B Premium



Whether through a life-changing event or an erroneous determination of your income, you may be eligible for a reduced monthly payment.

If you're considered a high-income Medicare member and are enrolled in Parts B and/or D, you may already be familiar with **Income-Related Monthly Adjustment Amounts (IRMAA)**, which is a surcharge added to your Part B and Part D premiums. To determine if you'll pay the IRMAA surcharge, Medicare uses the modified adjusted gross income reported on your IRS tax return from two years ago.

If you believe your IRMAA determination was in error or have experienced a life-changing event and your income went down, you may appeal to the Social Security Administration (SSA). If successful, you'll receive a reduction in your Part B adjusted monthly premium payments.

Examples of Appealable Situations

- ✔ You experienced a life-changing event that caused a significant reduction in your Modified Adjusted Gross Income (MAGI)
- ✔ SSA uses the modified adjusted gross income reported on your IRS tax return from two years ago and you can supply a more recent tax return
- ✔ You filed — and the IRS accepted — an amended income tax return that was used to determine IRMAA
- ✔ There was an error in the information provided to the SSA by the IRS, and you can provide proof from the IRS acknowledging the error and the correction
- ✔ You had a filing status of "Married, Filing Separately" and lived apart from your spouse at all times during that tax year

(continued)



How to Appeal

To appeal your current Part B premium payment, you may use Form SSA-44 to request a reduction in your income-related monthly adjustment amount.

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