

## **2025 Annual Insider's Guide**

### **2025 Part A Cost-sharing**

Deductible (Days 1-60): \$1,676 per period

Copay (Days 61-90): \$419 per day

Lifetime Reserve Days (Up to 60): \$838 per day

Skilled Nursing Coinsurance: \$209.50/day (days 21-100)

### **2025 Part B Cost-sharing**

Monthly Premium: \$185.00 (See reverse for IRMAA)

Annual Deductible: \$257

Coinsurance after deductible: You pay 20% (Medicare pays 80%)

Part B Excess Charges: Up to 15% (if provider doesn't accept Assignment)

### **2025 Part D Data**

Part D Plan Premiums: Vary by Plan

See IRMAA Section on reverse

Annual Deductible: \$590 maximum, can be as low as \$0

RX Copays: Vary by Plan

Max Out of Pocket (Part D): \$2,000 annual

### **2025 Extra Help/ Low Income Subsidy**

Annual Income Limits: \$22,590/\$30,660 single/married

Resource Limits: \$16,100/\$32,130 single/married

Resources Include: Checking, savings, stocks bonds, retirement accounts, annuities

Resources Exclude: Primary residence, one vehicle, burial plot, household items

## 2025 Medicare Part B Premium Costs & IRMAA

The standard Part B premium amount in 2025 will be \$185.00. Most people will pay the standard Part B premium amount. If your modified adjusted gross income, as reported on your IRS tax return from 2 years ago, is above a certain amount, you'll pay the standard premium amount and an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

If your MAGI in 2023 (for what you pay in 2025) was:			Your Part B monthly (in 2025)
File individual tax return	File joint tax return	File married & separate tax return	
\$106,000 or less	\$212,000 or less	\$106,000 or less	\$185.00
above \$106,000 up to \$133,000	above \$212,000 up to \$266,000	Not applicable	\$259.00
above \$133,000 up to \$167,000	above \$266,000 up to \$334,000	Not applicable	\$370.00
above \$167,000 up to \$200,000	above \$334,000 up to \$400,000	Not applicable	\$480.90
above \$200,000 and less than \$500,000	above \$400,000 and less than \$750,000	above \$106,000 and less than \$394,000	\$591.90
\$500,000 or above	\$750,000 and above	\$394,000 and above	\$628.90

### Payment of Medicare Part B premiums

If you are receiving Social Security benefits, the Part B premiums will be deducted from this payment.

If you are not receiving Social Security benefits, you will pay the Part B premiums directly to Social Security.

Medicare D Information on next page



*The information in this document has been gathered from [Medicare.gov](https://www.medicare.gov). Although this document is intended to be accurate, any differences between it and the information on [Medicare.gov](https://www.medicare.gov) will be governed by the information on [Medicare.gov](https://www.medicare.gov). For the most current information please visit <https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance>.*

## 2025 Medicare Part D - IRMAA

The chart below shows your estimated prescription drug plan monthly premium based on your income as reported on your IRS tax return. If your income is above a certain limit, you'll pay an income-related monthly adjustment amount in addition to your plan premium.


If your filing status and yearly income in 2023 was			
File individual tax return	File joint tax return	File married & separate tax return	You pay each month (in 2025)
\$106,000 or less	\$212,000 or less	\$106,000 or less	your plan premium
above \$106,000 up to \$133,000	above \$212,000 up to \$266,000	not applicable	\$13.70 + your plan premium
above \$133,000 up to \$167,000	above \$266,000 up to \$334,000	not applicable	\$35.30 + your plan premium
above \$167,000 up to \$200,000	above \$334,000 up to \$400,000	not applicable	\$57.00 + your plan premium
above \$200,000 and less than \$500,000	above \$400,000 and less than \$750,000	above \$106,000 and less than \$394,000	\$78.60 + your plan premium
\$500,000 or above	\$750,000 and above	\$394,000 and above	\$85.80 + your plan premium

**You pay your Part D-IRMAA directly to Medicare, not to your plan or employer.**

You're required to pay the Part D-IRMAA, even if your employer or a third party (like a teacher's union or a retirement system) pays for your Part D plan premiums.

For more information about Medicare Part D, prescription drug coverage:

<https://www.medicare.gov/part-d/costs/premiums/drug-plan-premiums.html>

Medicare B Information on prev page 

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