



2025 Medicare Premiums

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Navigating Medicare

Part A Premium

Individuals who did not work 40 credits will pay a monthly Part A premium based on the amount of credits they worked.

0-29 credits \$518/month

30-39 credits \$285/month

Part B Premium

The monthly standard Medicare Part B premium in 2025 for Medicare beneficiaries will be \$185.00. It may be a little less for those protected under the hold harmless provision.

The Part B premium a beneficiary pays each month is based on his or her annual income. Specifically, if a beneficiary's "modified adjusted gross income" (MAGI) is greater than the legislated threshold amounts the beneficiary is responsible for a larger portion of the estimated total cost of Part B benefits. The Affordable Care Act requires Part D enrollees whose incomes exceed the same thresholds pay a monthly adjustment amount. The monthly Part D adjustment will be taken out of a beneficiary's Social Security check and paid to Medicare. These enrollees will pay the regular plan premium to their Part D plan. Social Security will inform beneficiaries of their adjustment. Appeals procedures will be included.

The 2025 Part B monthly premium and Part D adjustment amount are based on one's 2023 tax return.

Individual tax return, with income (MAGI):	Beneficiaries who file		Will pay a	
	Married with a joint tax return, with income:	Married with a separate tax return from their spouse, with income:	Monthly Part B Premium of:	Monthly Part D Adjustment of:
Less than or equal to \$106,000	Less than or equal to \$212,000	Less than or equal to \$106,000	Less than \$185.00 (Held Harmless) \$185.00	\$0
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	Not applicable	\$259.00	\$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	Not applicable	\$370.00	\$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	Not applicable	\$480.90	\$57.00
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	Above \$106,000 and less than \$394,000	\$591.90	\$78.60
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$394,000 and above	\$628.90	\$85.80