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2010 Part B Premium Amounts for Persons with Higher Income Levels

Most Medicare beneficiaries will continue to pay the same \$96.40 Part B premium amount in 2010. Beneficiaries who currently have the Social Security Administration (SSA) withhold their Part B premium and have incomes of \$85,000 or less (\$170,000 or less for joint filers) will not have an increase in their Part B premium for 2010. For additional details, see our FAQ titled: Will my Medicare Part B premiums increase in 2010?



For all others, the standard Medicare Part B monthly premium will be \$110.50 in 2010, which is a 15% increase over the 2009 premium. The Medicare Part B premium is increasing in 2010 due to possible increases in Part B costs. If your income is above \$85,000 (single) or \$170,000 (married couple), then your Medicare Part B premium may be higher than \$110.50 per month. Social Security will use the income reported two years ago on your IRS income tax return to determine your premium (if unavailable, SSA will use income from three years ago).

For example, the income reported on your 2008 tax return will be used to determine your monthly Part B premium in 2010. If your income has decreased since 2008, you can ask that the income from a more recent tax year be used to determine your premium, but you must meet certain criteria. If you are having trouble paying your premiums, you should call your State Medical Assistance (Medicaid) office to see if you qualify for some help. Some states refer to the Medicaid office as the Public Aid office, the Public Assistance office, or the State Medical Assistance office.

INCOME RELATED MONTHLY ADJUSTMENT AMOUNT (IRMAA)

The Internal Revenue Service supplies your tax filing status, your adjusted gross income, and your tax-exempt interest income to the Social Security Administration to determine if you have an income related monthly adjustment amount (IRMAA). The Social Security Administration will add your adjusted gross income together with your tax-exempt interest income to get an amount called the modified adjusted gross income (MAGI). The income-related monthly adjustment amount is effective from January 1 through December 31 each calendar year. The Social Security Administration will refigure your Medicare Part B premium amount again next year when the Internal Revenue Service updates the information. Additional information about the Medicare premiums, deductibles, and coinsurance rates for 2010 is available in the October 16, 2009 Fact Sheet titled, "CMS Announces Medicare Premiums, Deductibles for 2010" on the www.cms.gov website.

The chart below shows the Part B monthly premium amounts based on income. These amounts change each year. There may be a late enrollment penalty.

Table 1: Part B Monthly Premium

	Beneficiaries who file an individual tax return with Income	Beneficiaries who file a joint tax return with income
Your 2010 Part B Monthly Premium Is	If Your Yearly Income Is	
\$96.40 if beneficiary has SSA withhold in 2009 \$110.50 for all others	\$85,000 or less	\$170,000 or less
\$154.70 (increased by \$44.20 due to IRMAA)	\$85,001-\$107,000	\$170,001-\$214,000
\$221.00 (increased by \$110.50 due to IRMAA)	\$107,001-\$160,000	\$214,001-\$320,000
\$287.30 (increased by \$176.80 due to IRMAA)	\$160,001-\$214,000	\$320,001-\$428,000
\$353.60 (increased by \$243.10 due to IRMAA)	Above \$214,000	Above \$428,000

Table 2: Part B Monthly Premium

Beneficiaries who are married, but file a separate tax return from their spouse and lived with his or her spouse at some time during the taxable year

Beneficiaries who are married, but file a separate

Your 2010 Monthly Premium is	tax return from his or her spouse
\$96.40 if beneficiary has SSA withhold in 2009 \$110.50 for all others	\$85,000 or less
\$287.30 (increased by \$176.80 due to IRMAA)	\$85,001-\$129,000
\$353.60 (increased by \$243.10 due to IRMAA)	Above \$129,000



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