

## Medicare Premium Surcharges

Individuals with incomes above certain thresholds pay a higher Medicare premium surcharge and do not receive the benefit of the hold-harmless rule. The surcharge is based on “modified AGI,” using a two-year-look-back. For example, the 2017 surcharge is based on your 2015 modified AGI.

You may be able to get the surcharge reduced if your income has dropped because of certain life-changing events, such as marriage, divorce, death of a spouse, or if you or your spouse stopped working or reduced your work hours. In that case, contact the Social Security Administration. You cannot contest the surcharge just because your income was unusually high in the look-back year for other reasons.

### Part D Subject to Surcharge

Beginning in 2011, the same high income beneficiaries who pay the Part B premium surcharge pay a graduated surcharge on Part D premiums if they are enrolled in Part D. The income levels are the same for Part D surcharges as Part B.

2017 Medicare Parts B and D Premium Surcharge			
If 2015 Modified AGI Is ...		2017 Part B monthly premium	2017 Part D monthly premium
Single	Married		
\$85,000 or less (w/ 2015 withholding)	\$170,000 or less	\$109.00	Plan premium
\$85,000 or less (w/o 2015 withholding)	\$170,000 or less	\$134.00	Plan premium
\$85,001–\$107,000	\$170,001–\$214,000	\$187.50	Plan premium + \$13.30
\$107,001–\$160,000	\$214,001–\$320,000	\$267.90	Plan premium + \$34.20
\$160,001–\$214,000	\$320,001–\$428,000	\$348.30	Plan premium + \$55.20
Above \$214,000	Above \$428,000	\$428.60	Plan premium + \$76.20

2018 Medicare Parts B and D Premium Surcharge			
If 2016 Modified AGI Is ...		2018 Part B monthly premium	2018 Part D monthly premium
Single	Married		
\$85,000 or less (with 2016 withholding)	\$170,000 or less	\$109.00	Plan premium
\$85,000 or less (without 2016 withholding)	\$170,000 or less	\$134.00	Plan premium
\$85,001–\$107,000	\$170,001–\$214,000	\$187.50	Plan premium + \$13.00
\$107,001–\$160,000	\$214,001–\$320,000	\$267.90	Plan premium + \$33.60
\$160,001–\$214,000	\$320,001–\$428,000	\$348.30	Plan premium + \$54.20
Above \$214,000	Above \$428,000	\$428.60	Plan premium + \$74.80