ACTION PLAN · 2026 EDITION

How to Appeal IRMAA Surcharges

Using Life-Changing Event forms to reduce your Medicare premiums

IRMAA Threshold: ■**$109K single / $218K couple** Part B Base: ■**$202.90/mo** Form: ■**SSA-44**

1 What Is IRMAA and Why Are You Paying More?

IRMAA (Income-Related Monthly Adjustment Amount) is a surcharge added to your Medicare Part B and Part D premiums if your income exceeds certain thresholds. In 2026, if your Modified Adjusted Gross Income (MAGI) was above $109,000 (single) or $218,000 (couple) two years ago, you're paying more.

IRMAA is based on your tax return from 2 years prior. So your 2026 premiums are based on your 2024 income. If your income has DROPPED since then, you can appeal.

DR. ED'S TIP: IRMAA catches many people by surprise — especially retirees who had one high-income year (sold a house, took a large IRA distribution, received severance). That one year can trigger IRMAA for the following year.

2 The 8 Life-Changing Events That Qualify for an Appeal

You can request a reduction using Form SSA-44 if you experienced: 1) Marriage 2) Divorce/annulment 3) Death of spouse 4) Work stoppage (retirement or reduced hours) 5) Work reduction 6) Loss of income-producing property 7) Loss/reduction of pension 8) Employer settlement or closure.

You must show that the event reduced your income AND that your current/expected income is below the IRMAA threshold. You'll need documentation: tax returns, employer letters, pension statements, divorce decree, or death certificate.

DR. ED'S TIP: Retirement is the most common qualifying event. If you retired in 2024 or 2025 and your income dropped, file SSA-44 NOW. You don't have to wait — and SSA can adjust retroactively.

3 How to File: Step-by-Step

Step 1: Download Form SSA-44 from ssa.gov or request it at 1-800-772-1213. Step 2: Fill in the life-changing event, the date it happened, and your estimated current-year income. Step 3: Gather proof (retirement letter, final pay stub, pension notification, tax return). Step 4: Submit to your local SSA office or mail it in.

SSA reviews the form, verifies the event, and if approved, adjusts your premium. The reduction can be retroactive to the beginning of the year. You may receive a refund for overpaid premiums.

DR. ED'S TIP: If filing jointly and BOTH spouses had a life-changing event, file SSA-44 for BOTH. Mention that you file jointly when you call. Some couples miss this and only get one adjustment.

4 What If Your Appeal Is Denied?

You have the right to appeal the denial. Request a reconsideration within 60 days. If that's denied, you can request a hearing before an Administrative Law Judge. The process is similar to other SSA appeals.

Common denial reasons: the event doesn't match one of the 8 categories, insufficient documentation, or income is still above the threshold even after the event. If denied, ask specifically which requirement wasn't met.

DR. ED'S TIP: The most common fixable mistake: people submit SSA-44 without adequate proof of the income drop. Attach everything — retirement letter, final pay stub, pension reduction notice, even a self-employment profit/loss statement.