

Your Medicare Part B Rates Will Spike in 2022. Here's What You'll Pay

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Medicare Part B premiums will rise by the highest level in the program's history next year, with most Part B users paying 14.5% more than they did in 2021.

The Standard Part B 2022 premium of \$170.10 is up from \$148.50 in 2021. This is the monthly amount paid by beneficiaries who had a modified gross adjusted income of \$91,000 or less on their 2020 individual tax return or \$182,000 or less on a 2020 joint return.

The increase dwarfs last year's 2.7% standard rate hike. A Centers for Medicare and Medicaid Services (CMS) [fact sheet](#) offers three main reasons for the increase: Rising health care prices and utilization as patients return to provider offices for routine care while COVID-related expenses persist, a \$3-per-month increase brought about by a legislative fix that lessened last year's increase during the COVID-19 pandemic, and uncertainty regarding costs and coverage of Aduhelm, a new Alzheimer's medication.

Those who earned more pay an adjusted rate for Part B coverage by adding an Income Related Monthly Adjustment

Amount (IRMAA) to the standard premium. The breakdown of those rates, [per Medicare.gov](https://www.medicare.gov), is as follows (Note: as with the standard premium levels, these income levels have risen slightly since 2020):

- Those with income from \$91,001 to \$114,000 on an individual return or from \$182,001 to \$228,000 on a joint return will pay **\$238.10 per month**, up from \$207.90 in this bracket in 2021.
- Those with income from \$114,001 to \$142,000 on an individual return or from \$228,001 to \$284,000 on a joint return will pay **\$340.20 per month**, up from \$297.00 in this bracket in 2021.
- Those with income from \$142,001 to \$170,000 on an individual return or from \$284,001 to \$340,000 on a joint return will pay **\$442.30 per month**, up from \$386.10 in this bracket in 2021.
- Those with income from \$170,001 to \$500,000 on an individual return, or \$91,001 to \$408,999 when married but filing a separate tax return, or from \$340,001 to \$750,000 on a joint return will pay **\$544.30 per month**, up from \$475.20 in this bracket in 2021.
- Those with income above \$500,000 on an individual return, or above \$408,999 when married but filing a separate tax return, or above \$750,000 on a joint return will pay **\$578.30 per month**, up from \$504.90 in this bracket in 2021.

[MOAA's TRICARE GUIDE: Medicare and TRICARE at 65 and Beyond]

Income Adjustment

If your income figures from 2020 don't reflect your current financial situation, especially in the event of a retirement, a

divorce, or other life-changing events, you may qualify for a lower rate. You can file [Form SSA-44, Medicare Income-Related Monthly Adjustment Amount – Life Changing Event](#), or visit [your local Social Security office](#) to request an adjustment.

Qualifying events include:

- Marriage, divorce/annulment, or death of a spouse.
- Work stoppage or reduction.
- Loss of income-producing property.
- Loss of pension income.
- Employer settlement payment.

For more information, call the Social Security Administration (SSA) at 1-800-772-1213.

MOAA Premium and Life members can [email questions about Medicare or other benefits programs](#) to our benefits counselors.