

Medicare Part D: Premium and Deductible Costs in 2023

Based on 2021 Income Tax Returns

	Single: < \$97,000 Married Filing Jointly: < \$194,000 Married but Filing Separate: < \$97,000	Single: \$97,000 – \$123,000 Married Filing Jointly: \$194,000 – \$246,000 N/A for Married Filing Separately	Single: \$123,000–\$153,000 Married Filing Jointly: \$246,000–\$306,000 N/A for Married Filing Separately	Single: \$153,000 – \$183,000 Married Filing Jointly: \$306,000 – \$366,000 N/A for Married Filing Separately	Single: \$183,000 – \$500,000 Married Filing Jointly: \$366,000 – \$750,000 Married Filing Separately: \$97,000 – \$403,000	Single: > \$500,000 Married Filing Jointly: > \$750,000 Married Filing Separately: > \$403,000
Monthly Premium	Variable depending on the plan selected National base beneficiary premium (NBBP) = \$32.74					
Added Monthly Costs (IRMAA)	\$0	\$12.20	\$32.50	\$50.70	\$70.00	\$76.40
Deductible	Variable depending on the plan selected (Minimum deductible \$0, maximum deductible \$505)					
Estimated Annual Cost (Using NBBP)	\$400	\$539	\$783	\$1,001	\$1,233	\$1,310
A late penalty of 1% of the national base beneficiary premium rounded to the nearest \$0.10 is added to the monthly premium for every full MONTH of missed enrollment after eligibility, i.e., 10 months = \$3.30, 20 months = \$6.60, 30 months = \$10.00 etc.						