

The IRMAA Appeal Checklist

Requesting a Lower Medicare Premium After a Life-Changing Event — 2026 Edition

If Social Security based your 2026 Medicare premiums on income you no longer earn, you may be able to ask for a new determination. This checklist walks through the form, the qualifying events, the supporting documentation and the timing considerations involved in requesting a new determination.

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Prepared by Patrick Thompson, AWMA® • Sentient Financial, LLC

Guiding you through your financial journey.

Start Here: What You're Actually Fixing

The problem in one sentence

Your 2026 Medicare premium was set using your 2024 tax return — a two-year look-back — so a one-time income spike or a retirement that happened after 2024 can inflate what you pay today.

Three situations, three typical routes

Your situation	Typical route
A qualifying life-changing event reduced your MAGI	Request a new initial determination; Form SSA-44 may be used
An amended return, corrected IRS information, or certain other qualifying tax-data changes	SSA may also allow a new initial determination
You disagree with SSA's determination and aren't eligible for a new initial determination	Reconsideration or appeal may be appropriate

Key point on timing

A request based on a qualifying life-changing event is generally handled as a request for a new initial determination rather than a traditional appeal. Different timing rules may apply, so don't assume the standard 60-day reconsideration deadline is the only deadline that matters. Confirm current requirements with Social Security for your specific circumstances.

What's at stake in 2026

Standard Part B premium	\$202.90 / month
Highest-tier surcharge	\$487.00 / month Part B + \$91.00 / month Part D
Total exposure	up to \$578.00 / month — \$6,936 / year per person, or \$13,872 for a couple both enrolled

Step 1: Confirm You Have a Qualifying Life-Changing Event

Check the one that applies. These are the eight life-changing events listed on Form SSA-44.

- ☐ **Marriage** — you entered into a legal marriage
- ☐ **Divorce or annulment** — your legal marriage ended and you will not file jointly for the year
- ☐ **Death of your spouse**
- ☐ **Work stoppage** — you or your spouse stopped working (this is the retirement box)
- ☐ **Work reduction** — you or your spouse reduced hours
- ☐ **Loss of income-producing property** — not by your own choice: declared disaster, arson, theft or fraud, livestock or crop loss. A property you chose to sell does not count
- ☐ **Loss of pension income** — a scheduled cessation, termination, or reorganization of an employer's pension plan
- ☐ **Employer settlement payment** — received because of an employer's bankruptcy or reorganization

Common income spikes that are not on this list

A large Roth conversion. Capital gains from selling a rental or a concentrated stock position. A big RMD. An inherited IRA distribution. One-time consulting income. These are real IRMAA triggers, but they generally aren't qualifying life-changing events for an SSA-44 request. If your surcharge came from one of these, skip to Page 7.

The date rule that trips people up

In general, the event date should fall in the same year as, or an earlier year than, the tax year you're asking SSA to use. **Example:** SSA used your 2024 return to set your 2026 premium. You can ask SSA to use 2025 income if the drop happened in 2025 because of an event in 2025 or earlier.

Step 2: Gather Your Documentation

You'll generally need to document two things: the life-changing event, and the modified adjusted gross income you want SSA to use instead. For IRMAA purposes, MAGI is generally adjusted gross income plus tax-exempt interest.

Social Security's evidence requirements vary by event type and circumstance, and more than one form of proof may be acceptable. Treat the lists below as a starting point for what to gather, then follow SSA's current instructions for your situation.

Examples of documentation SSA may request for the event

- ☐ **Work stoppage or reduction** — a signed letter from your employer stating your last day worked or your new reduced hours, or a severance or retirement package document. Self-employed: records showing the business wound down
 - ☐ **Death of a spouse** — a death certificate
 - ☐ **Marriage** — a marriage certificate
 - ☐ **Divorce or annulment** — the divorce decree or annulment order
 - ☐ **Loss of pension income** — a letter from the plan administrator confirming the plan terminated, was reorganized, or that payments ceased
 - ☐ **Employer settlement** — the settlement agreement or bankruptcy notice naming you
 - ☐ **Loss of income-producing property** — an insurance claim, police or fire report, or a disaster declaration
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Examples of documentation SSA may request for the income

- ☐ If the more recent year is **already filed**: a signed copy of that federal tax return, or an IRS transcript
- ☐ If it **isn't filed yet**: an estimate of that year's MAGI, plus support such as final pay stubs, a Social Security award letter, 1099s, pension statements, or brokerage year-end summaries
- ☐ Your **IRMAA determination notice** from Social Security — it identifies the tax year SSA used, which you'll need in order to point to a more recent year

MAGI Estimate Worksheet

Use this worksheet to help estimate your MAGI before completing Form SSA-44. Do not substitute this worksheet for any information or documentation SSA requests.

Line	Amount
Wages / self-employment income	\$ _____
Taxable pensions and annuities	\$ _____
Taxable IRA and 401(k) withdrawals	\$ _____
Taxable Social Security	\$ _____
Interest and dividends	\$ _____
Capital gains	\$ _____
Other income	\$ _____
Adjustments (subtract)	(\$ _____)
Adjusted gross income	\$ _____
Plus tax-exempt interest	\$ _____
= Estimated MAGI	\$ _____

This is a planning estimate for your own use. Figures for a year that hasn't been filed yet are estimates, and Social Security will evaluate the documentation it requests.

Step 3: Complete and Submit the Form

- ☐ Download the current **Form SSA-44** from ssa.gov/forms/ssa-44.pdf — figures and tables on the form change annually, so don't reuse a saved copy from a prior year
- ☐ **Step 1 of the form:** check your event and enter the date in month/year format
- ☐ **Step 2:** use this if the income reduction has already happened, and enter a tax year more recent than the one identified on your notice
- ☐ **Step 3:** use this if the reduction will happen this year or next year
- ☐ **Step 4:** provide your documentation
- ☐ **Step 5:** your current mailing address and phone number, so SSA can reach you with questions
- ☐ Sign and date
- ☐ Keep a complete copy of everything you submit, including attachments

Submission methods

Follow SSA's current instructions on the form for how to submit. The methods described on Form SSA-44 include:

Your local Social Security office	You can show original documents or certified copies to an SSA employee. Call 1-800-772-1213 (TTY 1-800-325-0778), 7 a.m.–7 p.m. business days, to schedule an interview
By mail	You can attach original documents or certified copies; SSA states it will mail them back to you
By phone	SSA states you can request that it use a more recent tax year by calling and speaking with a representative, without completing the form

After you submit

- ☐ Note the date you submitted and keep your copy of the packet
- ☐ Watch for a written determination from Social Security
- ☐ Review your IRMAA determination again the following year — SSA's determination and the tax information it uses can change from year to year
- ☐ If you disagree with the outcome, ask Social Security about the reconsideration and appeal process and the deadlines that apply to it

If You Don't Qualify: The Planning Side

No qualifying event means no SSA-44 request — but the two-year look-back also means you still have time to change the income that sets a future year's premium.

- ☐ Know your nearest bracket edge. In 2026 the first threshold is **\$109,000 MAGI single / \$218,000 married filing jointly**. One dollar over moves you a full tier — surcharges are cliffs, not phase-ins
- ☐ Project MAGI for the year that will set your premium two years out, before December 31
- ☐ Consider sizing Roth conversions to fill a bracket up to — not past — the next IRMAA threshold
- ☐ Consider the timing of large capital gains, property sales, and lumpy income across tax years rather than stacking them
- ☐ Consider qualified charitable distributions, available beginning at age 70½, which can satisfy RMDs without raising MAGI
- ☐ Coordinate both spouses' MAGI — the surcharge is assessed per person, so a couple can pay it twice
- ☐ Remember tax-exempt interest counts in MAGI; municipal bond income does not shelter you from IRMAA
- ☐ Re-check every year: brackets are inflation-indexed and move annually

These are general planning considerations, not recommendations. Whether any of them fits depends on your full tax and income picture.

2026 IRMAA Brackets

Part B and Part D per person, per month

MAGI (single)	MAGI (married filing jointly)	Part B total premium	Part D surcharge	Annual surcharge per person
\$109,000 or less	\$218,000 or less	\$202.90	\$0	\$0
\$109,001–\$137,000	\$218,001–\$274,000	\$284.10	\$14.50	\$1,148.40
\$137,001–\$171,000	\$274,001–\$342,000	\$405.80	\$37.50	\$2,884.80
\$171,001–\$205,000	\$342,001–\$410,000	\$527.50	\$60.40	\$4,620.00
\$205,001–\$499,999	\$410,001–\$749,999	\$649.20	\$83.30	\$6,355.20
\$500,000 or more	\$750,000 or more	\$689.90	\$91.00	\$6,936.00

Annual surcharge column = (Part B surcharge + Part D surcharge) × 12, per person. Married filing separately while living with a spouse uses a separate, compressed table.

Sources

Centers for Medicare & Medicaid Services, *2026 Medicare Parts A & B Premiums and Deductibles* —

<https://www.cms.gov/newsroom/fact-sheets/2026-medicare-parts-b-premiums-deductibles>

Social Security Administration, *Medicare Premiums: Rules for Higher-Income Beneficiaries* —

<https://www.ssa.gov/benefits/medicare/medicare-premiums.html>

Form SSA-44, *Medicare Income-Related Monthly Adjustment Amount — Life-Changing Event* — <https://www.ssa.gov/forms/ssa-44.pdf>

SSA POMS HI 01120.001, *New Initial Determinations* — <https://secure.ssa.gov/poms.nsf/lnx/0601120001>

SSA POMS HI 01140.001, *Overview of the Appeals Process for IRMAA* — <https://secure.ssa.gov/poms.nsf/lnx/0601140001>

Figures current as of the 2026 plan year. Verify current amounts and procedures with CMS and Social Security before acting.

Next Step

IRMAA is usually part of a bigger retirement tax decision.

A Roth conversion, a retirement date, a capital gain, an RMD or a Social Security claiming decision can affect both your tax bill and your future Medicare premiums. Those decisions interact, and the two-year look-back means the choices you make this year show up in the premiums you pay two years from now.

If you'd like help looking at those decisions together, you can schedule a 20-minute Retirement Fit Call.

Schedule a Retirement Fit Call

sentientfinancialllc.com/contact

Prefer to explore on your own?

Use the 2026 IRMAA Calculator — sentientfinancialllc.com/calculators/will-irmaa-cost-me-money

Read the Complete IRMAA Planning Guide — sentientfinancialllc.com/irmaa-planning-guide



Patrick Thompson, AWMA® • Sentient Financial, LLC • Laguna Niguel, California
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