

**TIP:** When starting or adjusting insulin, have your provider write the prescription for insulin with specific directions to increase the insulin dose up to a ceiling amount. This will allow the pharmacist to calculate an accurate amount of insulin you will need per month as you increase the dose. For example, if your provider starts you on 10 units daily and writes the prescription that way, you will get one 3mL pen for the month. If the provider tells you to increase the insulin dose by 2 units every 3-4 days and stop at 20 units daily, that one 3mL pen will only last you 25 days. This would mean you would have trouble refilling the prescription, and you would pay another \$35 co-pay for another prescription of one 3mL pen, which, at 20 units daily, will only last you 15 days. With the prescription reflecting the provider’s spoken directions to you, increasing the dose to 20 units daily, you would get two 3mL pens per month.

**8. Chart — Calculate Your Medicare Part D Premium and IRMAA For 2025**

<b>CALCULATE YOUR MEDICARE PART D PREMIUM FOR 2025</b>		
<b>The tax filing status with modified adjusted gross income in 2022</b>		
<b>Filed individual tax return with modified adjusted gross income</b>	<b>Filed joint tax return with modified adjusted gross income</b>	<b>Income-related adjustment amount you pay each month</b>
<b>Note: These figures do not include any Part D late enrollment penalty, discussed above.</b>		
Less than or equal to \$106,000	Less than or equal to \$212,000	Your plan premium
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$13.70 + your plan premium
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	\$35.30 + your plan premium
Greater than or equal to \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	\$57 + your plan premium
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$78.60 + your plan premium
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$85.80 + your plan premium
The 2024 Part D national base beneficiary premium is \$34.70.		
Social Security calculates your Part D IRMAA; if your income goes down or you disagree with the calculations, file a dispute at: Medicare Income-Related Monthly Adjustment Amount — SSA: <a href="https://www.ssa.gov/forms/ssa-44.pdf">https://www.ssa.gov/forms/ssa-44.pdf</a> .		

For those who are married but file separate tax returns, refer to [Medicare.gov](https://www.medicare.gov).

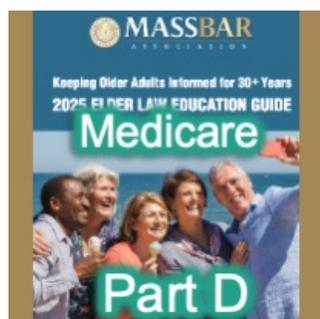
The Part A premium, Part B premium and IRMAA, and Part D IRMAA are deducted from your Social Security check. If you have an Advantage plan, these costs are not included in the premium you pay to the plan. If the amount isn’t taken from your check, you’ll get a bill from Medicare or the Railroad Retirement Board.

For a list of specific premiums, [www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans](https://www.medicare.gov/drug-coverage-part-d/costs-for-medicare-drug-coverage/monthly-premium-for-drug-plans).

## Appendix

See “Medicare Appeals” for additional information about medicare appeals. To access this information, go to <https://www.medicare.gov/providers-services/claims-appeals-complaints/appeals>. This can also be found on the Massachusetts Bar Association’s website at <https://www.massbar.org/public/elder-law-education>.

- i. <https://www.aha.org/system/files/media/file/2024/02/faqs-related-to-coverage-criteria-and-utilization-management-requirements-in-cms-final-rule-cms-4201-f.pdf>
- ii. <https://medicareadvocacy.org/frequently-asked-questions-about-the-observation-status-court-decision/>
- iii. <https://www.aha.org/system/files/media/file/2024/02/faqs-related-to-coverage-criteria-and-utilization-management-requirements-in-cms-final-rule-cms-4201-f.pdf>



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