



# RRB News

## U.S. Railroad Retirement Board

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### 2025 Medicare Part B Premiums and Deductibles Will Increase

The Centers for Medicare & Medicaid Services (CMS) has announced that the standard monthly Part B premium will be \$185.00 in 2025, an increase of \$10.30 from \$174.70 in 2024. However, some Medicare beneficiaries may pay less than this amount because, by law, Part B premiums for current enrollees cannot increase by more than the amount of the cost-of-living adjustment for social security (railroad retirement tier I) benefits. The annual deductible for all Medicare Part B enrollees in 2025 will be \$257, an increase of \$17 from the 2024 deductible of \$240.

Certain beneficiaries will continue to pay higher premiums based on their modified adjusted gross income. The monthly Part B premium that includes an income-related adjustment for 2025 will range from \$259.00 to \$628.90, depending on the extent to which an individual beneficiary's modified adjusted gross income exceeds \$106,000 (or \$212,000 for a married couple). The highest rate applies to beneficiaries whose incomes exceed \$500,000 (or \$750,000 for a married couple). CMS estimates that about 8 percent of Medicare beneficiaries pay the income-adjusted premiums.

Beneficiaries in Medicare Part D prescription drug coverage plans pay premiums that vary from plan to plan. Part D beneficiaries whose modified adjusted gross income exceeds the same income thresholds that apply to Part B premiums also pay a monthly adjustment amount. In 2025, the adjustment amount ranges from \$13.70 to \$85.80.

The Railroad Retirement Board withholds Part B premiums, Part B income-related adjustments, and Part D income-related adjustments from benefit payments it processes. The agency can also withhold premiums for Part C and D premiums if an individual submits a request to his or her insurance plan.

The following tables show the income-related Part B premium adjustments for 2025. The Social Security Administration (SSA) is responsible for all income-related monthly adjustment amount determinations. To make the determinations, SSA uses the most recent tax return information available from the Internal Revenue Service. That will usually be the beneficiary's 2023 tax return information for 2025. If that information is not available, SSA will use information from the 2022 tax return.

Railroad retirement and social security Medicare beneficiaries affected by the 2025 income-related premiums will receive a notice from SSA by the end of the year. The notice will include an explanation of the circumstances when a beneficiary may request a new determination. **Persons who have questions or would like to request a new determination should contact SSA *after* receiving their notice.**

Additional information about Medicare coverage, including specific benefits and deductibles, can be found online at **Medicare.gov**.

*(See below for accompanying tables.)*

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**2025 PART B PREMIUMS**

<b>Beneficiaries who file an individual tax return with income:</b>	<b>Beneficiaries who file a joint tax return with income:</b>	<b>Income-related monthly adjustment amount</b>	<b>Total monthly Part B premium amount</b>
Less than or equal to \$106,000	Less than or equal to \$212,000	\$0.00	\$185.00
Greater than \$106,000 and less than or equal to \$133,000	Greater than \$212,000 and less than or equal to \$266,000	\$74.00	\$259.00
Greater than \$133,000 and less than or equal to \$167,000	Greater than \$266,000 and less than or equal to \$334,000	\$185.00	\$370.00
Greater than \$167,000 and less than or equal to \$200,000	Greater than \$334,000 and less than or equal to \$400,000	\$295.90	\$480.90
Greater than \$200,000 and less than \$500,000	Greater than \$400,000 and less than \$750,000	\$406.90	\$591.90
\$500,000 and above	\$750,000 and above	\$443.90	\$628.90

The monthly premium rates paid by beneficiaries who are married, but file a separate return from their spouses and who lived with their spouses at some time during the taxable year, are different. Those rates are as follows:

<b>Beneficiaries who are married, but file a separate tax return, with income:</b>	<b>Income-related monthly adjustment amount</b>	<b>Total monthly Part B premium amount</b>
Less than or equal to \$106,000	\$0.00	\$185.00
Greater than \$106,000 and less than \$394,000	\$406.90	\$591.90
\$394,000 and above	\$443.90	\$628.90