



MEDICARE

Made Easy (2026)

Medicare Premiums

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.





Warren Kolb, RHU, LTCP

- **Native to the Houston area.**
- **Health and Life license since 1988.**
- **Registered Health Underwriter Designation (RHU), and Long-Term Care Professional (LTCP) designation.**
- **I enjoy assisting people with their health care coverage as I know what an impact it makes to people and their families.**
- **My office is located at 8556 Katy Frwy, #101, Houston, TX 77024.**
- **Client tenure – Some active clients date back over 30 years.**
- **I am able to help people with coverage throughout the United States.**

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

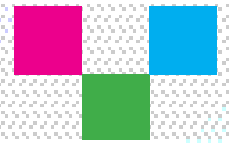
Become familiar with IRMAA

IRMAA stands for Income Related Monthly Adjustment Amount

Social Security has a sliding scale for incomes and the more money someone makes the more they pay for Part B and Part D.

...for every plan available in your area. Any information we provide is limited to those plans we do
...area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

How is my income used to calculate IRMAA?



- IRMAA is calculated by your income tax return from two years prior (i.e., 2024 income tax return is used to calculate your 2026 Medicare premiums).
- Part D IRMAA is applied when either a Medicare Advantage with Prescription Drug Plan coverage or a Standalone Prescription Drug coverage is purchased.
- If your income has reduced due to a life changing event you can file a Form SSA-44 to request a reduction in IRMAA.

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

How much are Part B IRMAA premiums?



Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly
			Premium Amount
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00	\$202.90
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$81.20	\$284.10
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$202.90	\$405.80
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$324.60	\$527.50
Greater than \$205,000 and less than or equal to \$500,000	Greater than \$410,000 and less than or equal to \$750,000	\$446.30	\$649.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$487.00	\$689.90

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.

How much are Part D IRMAA Premiums?



Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount
Less than or equal to \$109,000	Less than or equal to \$218,000	\$0.00
Greater than \$109,000 and less than or equal to \$137,000	Greater than \$218,000 and less than or equal to \$274,000	\$14.50
Greater than \$137,000 and less than or equal to \$171,000	Greater than \$274,000 and less than or equal to \$342,000	\$37.50
Greater than \$171,000 and less than or equal to \$205,000	Greater than \$342,000 and less than or equal to \$410,000	\$60.40
Greater than \$205,000 and less than or equal to \$500,000	Greater than \$410,000 and less than or equal to \$750,000	\$83.30
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$91.00

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov or 1-800-MEDICARE to get information on all of your options.



OPEN FOR QUESTIONS

There is not a charge for our services.

*Feel free to contact our office for a
no obligation Medicare proposal.*

Thank you for your time today.

Warren Kolb

Individual Insurance Solutions, LLC

(713) 322-0040 • warren@individualinsurance.com

www.individualinsurance.com

**For more
information**

