



IRMAA Appeal Checklist

Reduce Medicare Income-Related Premium Surcharges



Use this checklist if you believe your IRMAA surcharge should be reduced because of a qualifying life-changing event.

Common Qualifying Life-Changing Events

- Retirement or work stoppage
- Reduction in work hours
- Loss of income-producing property
- Loss or reduction of pension income
- Divorce or annulment
- Death of a spouse
- Employer settlement payment

Documents to Gather

- Social Security IRMAA determination notice
- Most recent tax return
- Proof of the life-changing event
- Updated income estimate
- Employer or pension documentation (if applicable)

Appeal Preparation

- Complete Form SSA-44 (if applicable)
- Make copies of all supporting documents
- Keep a record of submission dates
- Follow up if you do not receive a response
- Save all correspondence from Social Security

Questions for My Medicare Advisor

Current IRMAA Tier: _____

Expected Income This Year: _____

Appeal Submitted: _____

Notes: _____

Need Help Understanding IRMAA?

William Gray

The Medicare Dude™

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