THE MEDICARE DUDE

PROUDLY SERVING SINCE 1998

FLORIDAS INDEPENDENT MEDICARE BROKER

IRMAA Surcharge Checklist

The Medicare Dude™ Resource Library

A practical planning worksheet to help determine whether the Income-Related Monthly Adjustment Amount (IRMAA) applies to you, identify qualifying life-changing events, prepare an SSA-44 appeal, and organize your Medicare review.

Step 1 – Determine if IRMAA May Apply

■ Enrolled (or enrolling) in Medicare Part B

■ Enrolled in a Medicare Part D plan

■ Received an IRMAA determination notice

■ Income may exceed Medicare IRMAA thresholds

■ My income has recently changed

Step 2 – Review Income Sources

■ Employment income

■ Pension income

■ Social Security benefits

■ IRA withdrawals

■ 401(k) withdrawals

■ Required Minimum Distributions

■ Capital gains

■ Rental income

■ Interest or dividends

■ Other taxable income

Step 3 – Life-Changing Events

■ Retirement

■ Reduction in work hours

■ Loss of employment

■ Marriage

■ Divorce or annulment

■ Death of a spouse

■ Loss of pension income

■ Loss of income-producing property

■ Employer settlement payment

Step 4 – Gather Required Documents

■ IRMAA determination letter

■ Most recent federal tax return

■ SSA-44 form

■ Proof of life-changing event

■ Current income estimate

■ Supporting documentation

Step 5 – Before Filing Your Appeal

■ Complete SSA Form SSA-44

■ Attach supporting documents

■ Keep copies of everything submitted

■ Record submission date

■ Follow up with Social Security if needed

Questions for My Medicare Advisor

Current IRMAA Tier: ____

Expected Income This Year: ______________________________________

Life-Changing Event: ____

Questions / Notes:

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Need Help With IRMAA?

William Gray
The Medicare Dude™
Independent Medicare Broker Since 1998

✔ Medicare Planning
✔ IRMAA Education
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Call: 386-871-3858