



CLINTON-ESSEX-WARREN-WASHINGTON HEALTH INSURANCE CONSORTIUM

If you have received a Medicare Part D Income-Related Monthly Adjustment Amount (IRMAA) please send your Social Security Administration Letter to the Benefits Coordination Office. You may be entitled to a Medicare Part D IRMAA reimbursement for 2026.

What Is IRMAA?

IRMAA is an additional premium required by Medicare for individuals whose income exceeds certain thresholds. The amount is determined by the Social Security Administration and is based on the modified adjusted gross income (MAGI) you reported to the IRS on your tax return from two years ago. This means your 2026 IRMAA determination is based on your 2024 tax return.

IRMAA applicability and amounts are recalculated annually. The IRMAA surcharge is paid in addition to your monthly Part D plan premium (the standard Part D plan premium is paid for you by the CEWW Health Insurance Consortium). It is paid directly to Medicare, typically as part of your monthly Social Security deduction. If you are not receiving Social Security benefits, you will get a monthly bill from Medicare. Those assessed for an IRMAA surcharge must pay the amount order to keep Part D coverage.

Employers may reimburse employees for the extra amounts they pay as a result of the IRMAA surcharge.

What You Need to Do:

To determine your eligibility for IRMAA reimbursement, please submit the following documentation:

- A copy of your 2026 **Social Security IRMAA determination letter** showing the Part D IRMAA amount, and
- Proof of payment (if not included in the determination letter).
- Email documents to cewwhealth@cves.org
- Once received, the Benefit Coordination Office will review your information. They will notify you if a reimbursement is approved and advise as to next steps.

Important Notes

- Reimbursements apply **only to the Medicare Part D IRMAA**, not Medicare Part B IRMAA.
- Reimbursement is not automatic and requires that you submit the appropriate documentation for the 2026 IRMAA assessment. *This reimbursement pertains to the 2026 calendar year only.

If you have questions or need assistance obtaining the required documentation, please contact our office at 518-957-2288 or cewwhealth@cves.org.

