



January 2026

New York State Health Insurance Program (NYSHIP) Annual Notice for Reimbursement of Income Related Monthly Adjustment Amount (IRMAA)

You are receiving this notice as a Medicare-primary enrollee or dependent under the New York State Health Insurance Program (NYSHIP) who may have been subject to a Medicare Part B Income Related Monthly Adjustment Amount (IRMAA) in 2025.

Was your 2023 Federal Modified Adjusted Gross Income (MAGI):

More than \$106,000 for an individual federal tax return?

or

More than \$212,000 for a married filing jointly federal tax return?

If **NO**, you did not pay IRMAA for Medicare Part B, and you have already been reimbursed for the standard Medicare Part B premium. No further action is required.

If **YES**, and you paid IRMAA for Medicare Part B, please complete the enclosed application and attach copies of the required proofs as outlined below. You may use the enclosed envelope to mail your application and documentation or securely fax them to 518-485-5590.

Frequently Asked Questions

Q: What is IRMAA?

A: If your earnings are above a certain federally determined amount, you will pay Medicare an Income-Related Monthly Adjustment Amount (IRMAA) for Part B and D coverage.

Q: How do I know if I was required to pay IRMAA for Medicare Part B in 2025?

A: If your income in 2023 was less than or equal to \$106,000 as an individual, or less than or equal to \$212,000 as a married couple, you did not pay IRMAA and the enclosed information does not apply to you. You may also contact your local Social Security Administration (SSA) office to verify if you paid IRMAA. To find your local SSA office, visit ssa.gov/onlineservices or call 800-772-1213.

Q: Can I be reimbursed for Medicare Part D (drug coverage) IRMAA payments?

A: No, the Department of Civil Service has no legal authority to reimburse the Medicare Part D portion of the IRMAA assessment.

Q: What documentation is required to request reimbursement for IRMAA premiums paid in 2025 or prior years?

A: In addition to a completed, signed Medicare Part B IRMAA Reimbursement Application (enclosed), send proof of Medicare Part B payments for all months of the year for which you are requesting reimbursement (required for each person and each year you are applying for Medicare Part B IRMAA reimbursement). Refer to the chart below to identify acceptable proof of payment of your Medicare Part B premium.



Acceptable Proof of Payment Chart		
Documentation is required for each person for whom you are applying. Proof of payment must indicate payments made for <u>all</u> months of each year.		
Did you collect Social Security or Railroad Retirement benefits?	Enclose Proof of Payment of Medicare Part B premium:	Where can you obtain this proof?
Yes	Form SSA-1099 or RRB-1099 (Retirement Benefit Statement)	Social Security Administration or Railroad Retirement Board
No	CMS-500 Medicare Premium Bill (Submit bill for each period paid) or CMS-20143 Medicare Easy Pay Premium Statement	Centers for Medicare and Medicaid Services (CMS)
Partial Year	SSA-1099 and CMS-500 or CMS-20143 or RRB-1099 and CMS-500 or CMS-20143	(See above)

Contact Information		
Social Security Administration (SSA)	Centers for Medicare and Medicaid Services (CMS)	Railroad Retirement Board (RRB)
www.ssa.gov/onlineservices 1-800-772-1213	www.cms.gov 1-800-633-4227	www.rrb.gov/Benefits/Medicare 1-877-772-5772

Q: Is there a deadline to apply for IRMAA reimbursement?

A: Yes. The deadline for IRMAA reimbursement applications is three years after the tax filing deadline for that year. 2022 IRMAA applications must be received by April 15, 2026 or they will not be considered for reimbursement. The Employee Benefits Division (EBD) will notify you if your application is incomplete.

Q: Did NYSHIP receive my application?

A: You can call the Employee Benefits Division at 518-457-5754 or 1-800-833-4344 (press 4, then 2) to listen to a recorded message with the current processing status of IRMAA applications. Due to the high volume of requests, you can expect the process to be completed within 90 to 120 days of receipt and acceptance of all required documents. Applications are processed in the order they are received.