



## ANSWERS TO FREQUENTLY ASKED QUESTIONS ABOUT IRMAA

**IRMAA reimbursements are distributed in October of every year. If you are currently receiving your pension check through Electronic Fund Transfer (EFT) or direct deposit, your reimbursement will be deposited directly into your bank account. This reimbursement will be separate from your pension payment. If you do not have EFT or direct deposit, you will receive a check in the mail.**

***Question: What is IRMAA and who may be eligible?***

**Answer:** IRMAA is the acronym for Income Related Monthly Adjustment Amount. The Social Security Act requires some people to pay higher premiums for their Medicare Part B (Medical Insurance) based on their income. Because of an individual's higher income, Medicare Part B premiums may increase, and you may be entitled to this additional reimbursement.

***Question: What do I need to know before applying for the IRMAA Reimbursement?***

**Answer:** Before applying for IRMAA you must have received the standard Medicare Part B reimbursement for the year for which you are applying for IRMAA. If you have not received the standard Medicare Part B reimbursement, please visit our website at [nyc.gov/hbp](http://nyc.gov/hbp) for further information and instructions on how to submit your Medicare card to the Retiree Health Benefits Program.

***Question: How do I know if I or my eligible dependent paid IRMAA?***

**Answer:** If you were required to pay IRMAA, the Social Security Administration (SSA) should have sent a letter to you in November of the prior year alerting you to this fact. If you were new to Medicare, the SSA letter would have been mailed to you prior to your first month of Medicare enrollment. You may contact your local SSA office to verify if you paid IRMAA. Visit the SSA website at [www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices) to find the location of your local office.

***Question: When do I submit my IRMAA application?***

**Answer:** After you receive the standard Medicare Part B reimbursement which is issued in April of each year. The application will be available in May of each year.

***Question: Can I receive reimbursement for previous years? If so, how many years back can I request?***

**Answer:** Yes, you may request IRMAA reimbursements up to three (3) years back from the current year. You must have also received your Medicare Part B reimbursements from the City for those years in order to apply for IRMAA.

***Question: Is the IRMAA reimbursement automatic?***

**Answer:** No, unlike the standard Medicare Part B reimbursement which is issued automatically, you must apply for the IRMAA reimbursement for each year that you qualify.

**Question:** *Is the IRMAA amount paid for Medicare Part D reimbursable?*

Answer: No, you would only be reimbursed for your Medicare Part B premiums.

**Question:** *Are Medicare Part B late enrollment penalties reimbursable?*

Answer: No, we do not reimburse for any penalties or any similar fees associated with Medicare Part B.

**Question:** *Some retirees I know have already received their IRMAA reimbursements. I did not receive mine yet. What should I do?*

Answer: If you did pay IRMAA and submitted an IRMAA Application, check your bank statement since the IRMAA reimbursement would have been deposited directly into the same bank account that you use for your pension payments.

However, it is possible that you did not qualify for IRMAA reimbursement because you did not pay IRMAA in the year that you applied for.

**Question:** *I don't have direct deposit for my pension payment and still have not received my IRMAA reimbursement. What should I do?*

Answer: After you have confirmed that you were, in fact, eligible for IRMAA reimbursement, please check that your address with your pension system is correct or has been updated. Once your address has been confirmed with your pension system contact the Retiree Health Benefits Program for a check to be reissued.

**Question:** *How do I contact the Retiree Health Benefits Program?*

Mail\*: Health Benefits Program, Attn: IRMAA Unit  
22 Cortlandt Street, 12th Floor  
New York, NY 10007

Email\*: [healthbenefits@olr.nyc.gov](mailto:healthbenefits@olr.nyc.gov)

Fax\*: (212) 306-7373

Call: (212) 513-0470

*\*Please include your name, telephone number, and the last four digits of your Social Security number or your Pension ID number.*