



---

## ANSWERS TO FREQUENTLY ASKED QUESTIONS ABOUT IRMAA

**The 2019 IRMAA reimbursements are being distributed in October 2020. 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 in October 2020.**

**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 payment in the year for which you are applying for IRMAA. If you have not received the standard Medicare Part B payment please visit our Website at [nyc.gov/hbp](https://nyc.gov/hbp) for further information and instructions.

**Question: How can I get information about how to apply for the IRMAA Reimbursement?**

Answer: Visit our Website for the necessary form and instructions on how to apply.

**Question: Is my dependent eligible for the IRMAA reimbursement?**

Answer: Yes, as long as they are covered under your City health plan and enrolled in Medicare Part B.

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

Answer: After you receive the standard Medicare Part B reimbursement.

**Question: Can I receive reimbursements 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.

**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 you may qualify.

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

Answer: No. Only Medicare Part B.

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

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

**Question: Some retirees that I know have already received their IRMAA reimbursements. I didn't receive mine yet. What should I do?**

Answer: If you applied for IRMAA, please check your bank statements since the IRMAA reimbursements were direct deposited into the same account that you use for your pension payment. If you did not apply for IRMAA, then you must complete the IRMAA 2019 application which can be found on our Website.

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

Answer: You should write to the Health Benefits Program, 22 Cortlandt Street, 12th Floor, Attn: IRMAA Unit, New York, NY 10007. Please include your name, Social Security number and telephone number. This process may take up to 8 weeks from receipt of information. This request must be submitted prior to the payment being generated.