

Re: Life with IRMAA

1 message

To: Michael Ryan <michael@michaelryanmoney.com>

Tue, Dec 2, 2025 at 12:28 PM

First off, I was also rooting for the Giants last night. Not because I'm a Giants fan but because I'm a long time Broncos fan and Brady gave us fits way too many times over the years. On the rare occasion that we would beat the Patriots; the city of Denver was knee deep in a case of schadenfreude. Anyway, on to your questions I apologize ahead of time for droning on with the details below.

I think the primary choke point for me was the local office. I knew squat about IRMAA in the months leading up to retirement. So, I was motivated to learn everything possible so that I could talk confidently with others, when Jan 2025 rolled around.

Did anyone at SSA tell me why the initial decision was wrong? When I received the initial denial, I immediately contacted the local office to ask why. Right off the bat, the rep asked me to confirm my income in 2024. I asked why that mattered because I understood that the IRMAA decision for 2025 would only use a two-year-lookback (to 2023) as well as the estimated income I provided on the SSA-44? That prompted him to admit that he didn't have much experience with IRMAA cases, which I, in hindsight, ended up hearing from other employees throughout the year. I also went in-person to the local office after that conversation, thinking that maybe a different person would give me a better chance at a reversal of the denial. I did speak with a different person; however, she was unwilling to answer any of my questions and was visibly frustrated as I tried to get answers. I really felt as though I was infringing on her time about something she wasn't entirely comfortable discussing. I was told that a phone appointment would need to be *scheduled*. She scheduled the appointment for me, giving me the day/time and the person's name that would be calling. You can probably guess how this went. No call came. I called in to find out what happened and was told it would be rescheduled. Unfortunately, the cycle just repeated itself. So, to answer your question, no, I was never told why the initial decision was denied, only that their decision had been determined to be *incorrect*).

During the months where nobody touched the appeal, 1) I continued to contact the SSA for updates (via the main #, not local office) several times a month, only to be told that my case was *pending*, 2) contacted the state Congressman's office thinking they might have leverage I lacked in a battle like this, and 3) found out about the non-medical appeal option, which I pursued. In all cases, I recall feeling I was at the mercy of a stranger helping. Same as I'm feeling today, for next year. Not ideal.

This new round for 2026 I chose to do a couple of things. Last week, I uploaded the SSA-44 and supporting documents from my online SSA account (I had hand delivered hard copies to the local SSA office in Jan 2025). At the very least, this provides me with confirmation they received the documents, and when. Again, not being the type of person that enjoys waiting for something to happen, I wanted to know what to expect now that I've provided the required documentation. Unfortunately, I think (you might know differently) that once the documents are received in the SSA portal, the case is then routed to the field office using the submitter's zip code. If I'm right about this, then I'm back where I started, dealing with the local office. The last place I want to be.

To be honest, it's not lost on me at all that there are millions of people out there that would give anything to be in the position I'm in, having a reasonable salary in the last few years leading up to retirement, even if it triggers these evil IRMAA payments. At the same time, I expect the IRMAA rules and decision processes to be applied consistently to everyone, whether it's a retired mechanic in Maine or a former wide receiver for the Giants in New York. No more, no less.

Feel free to use my experience and email in a follow-up article. I'd prefer to keep my name out of it, though. Let me know when it's available. I'd love to read it and relive it one more time 😊.

Lastly, thanks for the interest in my troubles with IRMAA. I'd like to think my experience might help others down the line but, honestly, I don't see how. I'm in a small town that's just big enough to have a local SSA office. Maybe some of the systemic problems can be solved through education. But where's that money coming from? Maybe it's just the luck of the draw and where you're living when you retire? Maybe those retiring in small towns would simply be served best by emotionally preparing for Life with IRMAA? Who knows. What I do know is that I have a lot of questions and few answers.

I read your whole note and honestly... I felt it. You didn't just get hit with IRMAA. You got dragged through EVERY broken part of the system too.

The "we haven't looked at it yet" nonsense. The appeal. The waiting. The refund that took *forever* and still wasn't complete.

This is a process issue. Not a paperwork issue or something you could have done better... And you lived the **entire** ugly cycle.

I'm curious about a few things because it helps me understand where the system actually failed you:

- When you look back, what part felt like the real choke point?
- The first denial?

- Or the months where nobody touched your appeal?
- Did anyone at SSA ever tell you why the initial decision was wrong? Or was it just... "our bad" and move on?

And this new round in 2026... same question. Any confirmation your SSA-44 even landed in the right queue? Or are you back in the void again? Understanding all this a bit better may help me point you in a better direction moving forward.

Your situation is exactly what people don't see coming. And exactly what they need to hear about before they retire. If you're ok with it, I'd like to use your experience & email in a follow-up article. Just the story, the timeline, the reality.

Let me know if that's alright.

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Hi Michael

I wanted to say that [your article](#) struck a chord with me as I have spent the majority of my first year in retirement (2025) battling with the Social Security Administration and Medicare over IRMAA surcharges.

I submitted an SSA-44 in mid-January. Looking back, it's almost funny that, at the time, I remember thinking I was getting a good jump on things by submitting so early in the year. After waiting over 60 days without hearing anything, I called the local office at the end of March, only to be told no one had even looked at it yet. The SSA-44 decision finally came back in April as a 'denial' (even though my estimated MAGI was far below the 1st IRMAA threshold) so when I found this form online called a *non-medical appeal*, I submitted it hoping it might reverse their initial decision. At the end of April, I received a letter from the SSA saying that they now had come to their senses and determined their initial decision was incorrect. Great news, I thought, until I found myself having to hound the SSA over the next five months for the refund (I even got the state Congressman's office involved, proving how desperate I really was). It was not until September 30 that I received a check in the mail. It wasn't full reimbursement for all the IRMAA payments I made in 2025, but I decided to consider myself lucky that I got anything at all.

In hindsight, this was an exhausting nine-month process that included a mountain of phone calls and trips to the local SSA office. If I had been paid minimum wage for all the hours waiting on hold with the SSA it may have bumped me into another tax bracket. Anyway, I find it ironic that the SSA seems to be perfectly capable of distributing the initial determination letters on time, however, when it comes to taking timely action on cases requesting redetermination, they are woefully flawed.

As luck would have it, I may be doomed to repeat this dreadful process once again. On November 24, 2025, I received a determination letter for IRMAA surcharges in the upcoming year. I uploaded the SSA-44 and supporting documents ***the following day***. So here I sit again, facing another year of Life with IRMAA.

If you have any tricks or tips on how I might shorten the window of pain in 2026, I am all ears.