

2027 MONEY NUMBERS

Release watch: the number, its status and the decision it changes

Reviewed September 26, 2026 | Check the date before sharing



OFFICIAL NOW

2027 HSA **\$4,500 self / \$9,000 family**

What it changes: Change an HSA election only if you remain eligible.

Source: IRS Rev. Proc. 2026-24

Part D drug cap **\$2,400 for covered drugs**

What it changes: Compare total drug costs, formulary and plan premium.

Source: Medicare & You 2027

Part D IRMAA start **Above \$111k / \$222k**

What it changes: Individual / joint, generally 2025 MAGI; full tiers pending.

Source: Medicare & You 2027

STILL PENDING

SSA COLA and earnings test

Expected October; net benefit can also change with Medicare.

IRS tax and retirement limits

Watch brackets, deduction, gains, 401(k), IRA and QCD.

CMS Part B and full IRMAA

The Part D starting line is not the full surcharge table.

THE TWO-YEAR MEDICARE CLOCK

2025 income generally sets 2027 IRMAA. A 2026 Roth conversion generally affects 2028.

Save this sheet. Check the live tracker before acting:

michaelryanmoney.com/2027-key-financial-numbers/

For a 2026 decision: michaelryanmoney.com/2026-key-financial-numbers/

Sources: IRS Rev. Proc. 2026-24; Medicare & You 2027; SSA COLA schedule.

Pending values are deliberately omitted. Eligibility and household facts may change the result.