FIVE QUESTIONS FOR YOUR OWN BOOK

The Book Scan

Five questions to run against your own book. From the live session *How to catch IRMAA before your client pays it*, September 23, 2026.

Run these against the people you already know. No account, no software, ten minutes. For each question, write down the clients who get a yes.

1. **Stopped working, or cut back their hours, in the last two years? Them or their spouse.**

   Clients with a yes:

2. **Lost a spouse, married, or divorced in the last two years?**

   Clients with a yes:

3. **Lost pension income because an employer's plan ended or was reorganized? Or got a settlement because an employer closed, went bankrupt, or reorganized?**

   Clients with a yes:

4. **Selling a home or rental, converting to a Roth, or taking a big IRA withdrawal this year or next? Especially at 63 or 64, when that income sets their first Medicare premiums.**

   Clients with a yes:

5. **Turning 65 this year and hasn't filed for Social Security yet?**

   Clients with a yes:

What a yes means

A yes to 1, 2 or 3. Social Security lists these as life-changing events. The client can ask, on Form SSA-44, to have the premium set on current income instead of an old tax return.

A yes to 4 or 5. This is a timing conversation. The income hasn't happened yet, so there is still time to plan around it, and when they claim Social Security is part of that plan.

Nobody can promise the surcharge goes away. Only Social Security decides that. Nobody finds out unless someone asks.

Educational material, not tax or legal advice. The client asks. Social Security decides.