

Get help with your Medicare costs

Apply for programs that
can save you money

Getting Started



Medicare

A Medicare Savings Program may save you money

Your state may be able to help you pay your Medicare premiums. In some cases, a Medicare Savings Program may also pay Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) deductibles, coinsurance, and copayments if you meet certain eligibility requirements.

There are 4 kinds of Medicare Savings Programs:

1. Qualified Medicare Beneficiary (QMB)
2. Specified Low-Income Medicare Beneficiary (SLMB)
3. Qualifying Individual (QI)
4. Qualified Disabled & Working Individuals (QDWI)

If you qualify for a QMB, SLMB, or QI program, you automatically qualify to get Extra Help paying for Medicare drug coverage (Part D).

Extra Help is a Medicare program to help people with limited income and resources pay Medicare drug coverage premiums, deductibles, coinsurance, and other out-of-pocket costs. To learn more, visit [Medicare.gov/basics/costs/help/drug-costs](https://www.medicare.gov/basics/costs/help/drug-costs).

Apply for a Medicare Savings Program

Call your State Medical Assistance (Medicaid) office or fill out an application if you think you could qualify for savings, even if your income or resources are higher than the amounts listed in this brochure. Visit [Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](https://www.medicare.gov/about-us/beneficiary-resources/index.html#statemenu) to get your state Medicaid office's phone number. You can also call 1-800-MEDICARE (1-800-633-4227) for state Medicaid office contact information. TTY users can call 1-877-486-2048.

The only way to know if you qualify is to apply.

3 important questions

If you answer “yes” to these questions, call your State Medical Assistance (Medicaid) office to find out if you qualify for a Medicare Savings Program in your state:

1. **Do you have, or do you qualify for Medicare Part A?** If you aren't sure, look on your red, white, and blue Medicare card, or call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.
2. **Is your income for 2024 at or below the limits listed on page 3?** The information in the chart is available at [Medicare.gov/medicare-savings-programs](https://www.medicare.gov/medicare-savings-programs). If you have income from working, you may qualify for these benefits even if your income is higher than these limits. Some states don't count certain types or specific amounts of income or resources when deciding who qualifies. Income and resource limits may change in 2025.
3. **Do you have limited resources?** Your resources must be below a certain amount. The amount goes up each year.

Countable resources may include money in a checking or savings account, stocks, and bonds. When you count your resources, don't include your home, one car, burial plot, up to \$1,500 for burial costs (if you've put that money aside), furniture, or other household and personal items.

Medicare Savings Program	Individual monthly income limit*	Married couple monthly income limit*	Helps pay your
QMB	\$1,275	\$1,724	Medicare Part A and Part B premiums and other costs (like deductibles, coinsurance, and copayments)
SLMB	\$1,526	\$2,064	Medicare Part B premiums (you must have Part A and Part B to qualify)
QI	\$1,715	\$2,320	Medicare Part B premiums (you must have Part A and Part B to qualify)
QDWI	\$5,105	\$6,899	Medicare Part A premiums only

*Income limits slightly higher in Alaska and Hawaii. If you have income from working, you may qualify for these benefits even if your income is higher than these limits.

Medicare Savings Program	Individual Resource Limit	Married Couple Resource Limit
QMB SLMB QI	\$9,430	\$14,130
QDWI	\$4,000	\$6,000

Some states have higher resource levels or don't count resources.

For more information

- Visit [Medicare.gov/basics/costs/help](https://www.medicare.gov/basics/costs/help) to learn about ways to lower your health and drug costs.
- Call 1-800-MEDICARE and ask about getting help paying for your Medicare premiums.



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“Get help with your Medicare costs” isn’t a legal document. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

You have the right to get Medicare information in an accessible format, like large print, braille, or audio.

You also have the right to file a complaint if you feel you’ve been discriminated against. Visit

[Medicare.gov/about-us/accessibility-nondiscrimination-notice](https://www.medicare.gov/about-us/accessibility-nondiscrimination-notice), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.

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