

Save money on your Medicare costs

A Medicare Savings Program may save you money on your Medicare costs, like premiums, deductibles, and more. Medicare Savings Programs are available through your State Medical Assistance (Medicaid) office. When you apply, your state determines which of the Medicare Savings Programs you qualify for. You can apply for Extra Help with Medicare Part D drug costs at the same time.

How do I apply for a Medicare Savings Program?

Contact your state’s Medicaid office. You can visit [Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](https://www.Medicare.gov/about-us/beneficiary-resources/index.html#statemenu) to find the contact information for your state, or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Who’s eligible for a Medicare Savings Program?

Eligibility for each program is decided by your state. Income and resource limits vary by state (some states don’t count your resources at all), but most states use the income and resource limits listed below. Call or fill out an application with your state, even if your income or resources are higher than the amounts listed below. You may be eligible if your state has different limits.

2024 Medicare Savings Programs income & resource limits (limits may change in 2025)

Medicare Savings Program	Individual monthly income limit	Individual resource limit *	Married couple monthly income limit	Married couple resource limit *
Qualified Medicare Beneficiary (QMB) Program	\$1,275	\$9,430	\$1,724	\$14,130
Specified Low-Income Medicare Beneficiary (SLMB) Program	\$1,526	\$9,430	\$2,064	\$14,130
Qualifying Individual (QI) Program	\$1,715	\$9,430	\$2,320	\$14,130
Qualified Disabled and Working Individuals (QDWI) Program	\$5,105	\$4,000	\$6,899	\$6,000

* Includes resources like money in a checking, savings, or retirement account.



Medicare

For more information, visit [Medicare.gov/medicare-savings-programs](https://www.Medicare.gov/medicare-savings-programs)

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.

This product was produced at U.S. taxpayer expense.