



### Call to get more information

It's important to call your 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 here.

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

Call your Medicaid office to find out if you qualify. Visit [Medicare.gov/contacts](http://Medicare.gov/contacts), or call 1-800-MEDICARE (1-800-633-4227) to get their phone number. TTY users should call 1-877-486-2048.

### Where can I get more information?

- Visit [Medicare.gov](http://Medicare.gov) to view or print Medicare publications and find helpful phone numbers and websites.
- Call 1-800-MEDICARE (1-800-633-4227) and ask about getting help paying for your Medicare premiums. TTY users should call 1-877-486-2048.
- Call your Medicaid office. Visit [Medicare.gov/contacts](http://Medicare.gov/contacts), or call 1-800-MEDICARE to get their phone number.

# Get help with your Medicare costs



## GETTING STARTED



Programs that can help save you money



## State programs can save you money

### LET'S GET STARTED

You can get help from your state paying your Medicare premiums. In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, coinsurance, and copayments if you meet certain conditions.

#### 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 prescription drug coverage.



## 3 important questions

If you answer “yes” to these 3 questions, visit [Medicare.gov/contacts](http://Medicare.gov/contacts), or call your Medicaid office to see if you qualify for a Medicare Savings Program in your state:

1. **Do you have, or are you eligible for 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 should call 1-800-325-0778.
2. **Is your income for 2015 at or below the income limits listed below?**

**Note:** The income and resource limits in this chart may change in 2016.

Medicare Savings Program	Individual monthly income limit*	Married couple monthly income limit*	Helps pay your
<b>QMB</b>	\$1001	\$1348	Part A and Part B premiums and other costs (like deductibles, coinsurance, and copayments)
<b>SLMB</b>	\$1197	\$1613	Part B premiums only
<b>QI</b>	\$1345	\$1813	Part B premiums only
<b>QDWI</b>	\$4009	\$5395	Part A premiums only

3. **Do you have limited resources?** The 2015 resource limits for the QMB, SLMB, and QI programs are \$7,280 for one person and \$10,930 for a married couple. Resource limits for the QDWI program are \$4,000 for one person or \$6,000 for a married couple. Countable resources 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.

\* If you have income from working, you may qualify for these benefits even if your income is higher than these limits. Many states figure your income and resources differently, so you may qualify in your state even if you think you're above these limits. Limits are slightly higher in Alaska and Hawaii. Some states have higher resource levels or don't count resources. Check with your state to find out more.