

# Saving on health care costs

If you have Medicare and your income and resources are below certain limits, you may be eligible for programs that can save you money on your health care and drug costs.

- **You may still qualify for some of these programs, even if your income or resources are higher than the limits listed.** Some states have different rules about what income and resources count, or have higher limits.
- You may be eligible for more than one program.

The limits listed are for 2025. They change every year.

Program	Am I eligible?	How to apply
<b>Medicaid:</b> A joint federal and state program that gives health coverage to low-income people, including children, pregnant women, older adults, and people with disabilities.	Each state has different income and resource limits. Contact your State Medical Assistance (Medicaid) office to find out if you're eligible.	Call your State Medical Assistance (Medicaid) office. Visit <a href="https://www.medicaid.gov/about-us/where-can-people-get-help-medicaid-chip">Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip</a> to find your state's Medicaid office.
<b>Supplemental Security Income (SSI):</b> Monthly payments if you have a disability or blindness, and income and resources below specific limits. SSI also gives payments if you're 65 and older without disabilities but have limited income and resources.  SSI isn't available if you live in Puerto Rico, the U.S. Virgin Islands, Guam, or American Samoa.	If you're blind, 65 or older, or have a disability, and have limited income and resources.  Visit <a href="https://www.ssa.gov/prepare/check-eligibility-for-benefits">SSA.gov/prepare/check-eligibility-for-benefits</a> and use the "Benefit Eligibility Screening Tool" to find out if you're eligible for SSI or other benefits.	Visit <a href="https://www.ssa.gov/ssi">SSA.gov/ssi</a> .

## Medicare Savings Programs

Medicare Savings Programs (MSPs) can help pay for costs under Medicare Part A (Hospital Insurance) and/or Part B (Medical Insurance). These programs may include help with premiums, deductibles, coinsurance, and/or copayments. The type of help you may qualify for depends on your income and total resources (like money in a bank, stocks, or bonds).

Your state decides which MSP you qualify for. To apply, call your State Medical Assistance (Medicaid) office. Visit [Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip](https://www.Medicaid.gov/about-us/where-can-people-get-help-medicaid-chip) to find your state's Medicaid office.

In many cases, to qualify for a Medicare Savings Program in your state, you must have income and resources below a certain limit, as shown in the table below.

**Note:** You may still qualify for these programs in your state even if your income or resources are higher than the federal limits listed. Some states don't count certain types or specific amounts of income or resources when deciding who qualifies.

Program	Am I eligible?
<b>Qualified Medicare Beneficiary (QMB)</b> <b>Program:</b> Covers your Medicare premiums, deductibles, coinsurance, and copayments. You may also qualify for Extra Help paying for your Medicare drug costs (Part D).	<p>If you make less than \$1,325 per month and have \$9,660 or less in resources.</p> <p>If you're in a married couple making less than \$1,783 per month and have \$14,470 or less in resources.</p>
<b>Specified Low-Income Medicare Beneficiary (SLMB) Program:</b> Covers your Medicare Part B premium. You may also qualify for Extra Help paying for your Medicare drug costs (Part D).	<p>If you make less than \$1,585 per month and have \$9,660 or less in resources.</p> <p>If you're in a married couple making less than \$2,135 per month and have \$14,470 or less in resources.</p>
<b>Qualifying Individual (QI):</b> Covers your Medicare Part B premium. States approve applications on a first-come, first-served basis. You may also qualify for Extra Help paying for your Medicare drug costs (Part D).	<p>If you make less than \$1,781 per month and have \$9,660 or less in resources.</p> <p>If you're in a married couple making less than \$2,400 per month and have \$14,470 or less in resources.</p>
<b>Qualified Disabled &amp; Working Individual (QDWI) Program:</b> Covers your Medicare Part A premiums under certain circumstances if you're disabled and working.	<p>If you're under 65, disabled, and no longer entitled to premium-free Part A because you successfully returned to work.</p> <p>To qualify, you need to make less than \$5,302 per month and have no more than \$4,000 in resources (less than \$7,135 per month and no more than \$6,000 in resources for married couples).</p>

## Ways to get help with drug costs

One or more of the programs below may help with your drug costs, depending on your circumstances.

Program	Am I eligible?	How to apply
<p><b>Extra Help:</b> A Medicare program that helps pay your Medicare drug costs (Part D).</p> <p>Extra Help isn't available if you live in Puerto Rico, the U.S. Virgin Islands, Guam, the Northern Mariana Islands, or American Samoa. There are other programs available in the territories to help people with limited income and resources.</p>	<p>If you make less than \$23,475 per year and you have \$17,600 or less in resources (make less than \$31,725 per year and have \$35,130 or less in resources for married couples). Income limits are higher for people who live in Alaska and Hawaii.</p> <p>You automatically qualify for Extra Help if you're eligible for most of the programs described on the pages above.</p>	<p>If you don't automatically qualify, visit <a href="https://secure.ssa.gov/i1020/start">secure.ssa.gov/i1020/start</a> to apply or find out if you do. You can also apply with your state's Medicaid office.</p>
<p><b>Medicare's Limited Income Newly Eligible Transition (LI NET) Program:</b> A Medicare program that gives temporary Part D prescription drug coverage if you have low income and not already in a Medicare drug plan.</p>	<p>You're eligible if you qualify for Extra Help and you're not already in a Medicare drug plan.</p>	<p>Humana administers the LI NET program for Medicare. Visit <a href="https://humana.com/member/medicare-linet-beneficiary-resources">humana.com/member/medicare-linet-beneficiary-resources</a> or call the LI NET help desk at 1-800-783-1307 available from 8 a.m.-11 p.m. Eastern time (ET). TTY users can call 711.</p>
<p><b>State Pharmaceutical Assistance Program (SPAP):</b> May include coverage for your Medicare drug plan premiums and/or cost sharing. SPAP contributions may count toward your Medicare drug coverage out-of-pocket limit.</p>	<p>Your eligibility depends on each state program's specific rules.</p>	<p>Visit <a href="https://go.medicare.gov/spap">go.medicare.gov/spap</a>.</p>
<p><b>Manufacturer's Pharmaceutical Assistance Programs (sometimes called Patient Assistance Programs (PAPs)):</b> Assistance from drug manufacturers if you have Medicare drug coverage.</p>	<p>Your eligibility depends on each program's specific rules.</p>	<p>Visit <a href="https://go.medicare.gov/pap">go.medicare.gov/pap</a>.</p>

For more information about getting help with costs, visit [Medicare.gov/basics/costs/help](https://www.medicare.gov/basics/costs/help), or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.



## Medicare

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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