

Get help with your Medicare costs

Apply for programs that
can save you money

Getting Started



Medicare

A Medicare Savings Program can save you money

If you meet certain eligibility requirements, your state will 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.

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)

When you apply, your state determines which Medicare Savings Program(s) you qualify for. 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. You may still qualify for these programs in your state even if your income or resources are higher than the federal limits listed on the next page. Visit [Medicaid.gov/about-us/where-can-people-get-help-medicare-chip#statemenu](https://www.medicare.gov/about-us/where-can-people-get-help-medicare-chip#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 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. If you don't have a card, you can call 1-800-MEDICARE and ask to have a replacement card mailed to you. TTY users can call 1-877-486-2048.
2. **Is your income for 2025 at or below the limits listed on the next page?** 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 programs even if your income is higher than these limits.
3. **Do you have limited resources?** In most states, your resources must be below a certain amount.

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.

Some states don't count certain types or specific amounts of income or resources when deciding who qualifies. Income and resource limits may change each year.

Program income limits

Medicare Savings Program	Individual monthly income limit*	Married couple monthly income limit*	Helps pay your
QMB	\$1,325	\$1,783	Medicare Part A and Part B premiums and other costs (like deductibles, coinsurance, and copayments)
SLMB	\$1,585	\$2,135	Medicare Part B premiums (you must have Part A to qualify)
QI	\$1,781	\$2,400	Medicare Part B premiums (you must have Part A to qualify)
QDWI	\$5,302	\$7,135	Medicare Part A premiums only

*Income limits slightly higher in Alaska and Hawaii. If you have income from working, you may qualify for these programs even if your income is higher than these limits. Some states have higher income levels or don't count certain types or amounts of income for QMB, SLMB, and QI.

Program resource limits

Medicare Savings Program	Individual Resource Limit	Married Couple Resource Limit
QMB SLMB QI	\$9,660	\$14,470
QDWI	\$4,000	\$6,000

Some states have higher resource levels or don't count resources for QMB, SLMB, and QI.

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. TTY users can call 1-877-486-2048.



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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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