

# 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 help 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 2023. They can 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, children, pregnant people, elderly 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/beneficiary-resources/index.html#statemenu">Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu</a> to find your state's Medicaid office.
<b>Extra Help:</b> A Medicare program that helps pay your Medicare drug costs (Part D).	If you make less than \$21,870 per year and you have \$16,600 or less in resources (make less than \$29,580 per year and have \$33,240 or less in resources for married couples).  You automatically qualify for Extra Help if eligible for Medicaid, QMB, SLMB, QI (find these Medicare Savings Programs below), or SSI.	If you don't automatically qualify, visit <a href="https://www.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.
<b>Qualified Medicare Beneficiary (QMB) Program (a Medicare Savings 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).	If you make less than \$1,235 per month and have \$9,090 or less in resources.  If you're in a married couple making less than \$1,663 per month and have \$13,630 or less in resources.	Call your State Medical Assistance (Medicaid) office. Visit <a href="https://www.Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu">Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu</a> to find your state's Medicaid office.

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<p><b>Specified Low-Income Medicare Beneficiary (SLMB) Program (a Medicare Savings Program):</b> Covers your Medicare Part B premium. You may also qualify for Extra Help paying for your Medicare drug costs (Part D).</p>	<p>If you make less than \$1,478 per month and have \$9,090 or less in resources.</p> <p>If you're in a married couple making less than \$1,992 per month and have \$13,630 or less in resources.</p>	<p>Call your State Medical Assistance (Medicaid) office. Visit <a href="https://www.Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu">Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu</a> to find your state's Medicaid office.</p>
<p><b>Qualifying Individual (QI) Program (a Medicare Savings Program):</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>	<p>If you make less than \$1,660 per month and have \$9,090 or less in resources.</p> <p>If you're in a married couple making less than \$2,239 per month and have \$13,630 or less in resources.</p>	<p>Call your State Medical Assistance (Medicaid) office. Visit <a href="https://www.Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu">Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu</a> to find your state's Medicaid office.</p>
<p><b>Qualified Disabled &amp; Working Individual (QDWI) Program (a Medicare Savings Program):</b> Covers your Medicare Part A premiums under certain circumstances if you're disabled and working.</p>	<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 \$4,945 per month and have no more than \$4,000 in resources (less than \$6,659 per month and no more than \$6,000 in resources for married couples).</p>	<p>Call your State Medical Assistance (Medicaid) office. Visit <a href="https://www.Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu">Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu</a> to find your state's Medicaid office.</p>
<p><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.</p> <p>SSI isn't available if you live in Puerto Rico, the U.S. Virgin Islands, Guam, or American Samoa.</p>	<p>If you're blind, 65 or older, or have a disability, and have limited income and resources.</p> <p>Visit <a href="https://www.ssabest.benefits.gov">ssabest.benefits.gov</a> and use the "Benefit Eligibility Screening Tool" to find out if you're eligible for SSI or other benefits.</p>	<p>Visit <a href="https://www.SSA.gov/ssi">SSA.gov/ssi</a> or call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.</p>

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<p><b>Medicare's Limited Income NET (Newly Eligible Transition) Program:</b> A Medicare program that gives you temporary but immediate prescription drug coverage at the pharmacy counter if you have Medicare and qualify for Extra Help, but aren't yet enrolled in a Medicare drug plan. Medicare's Limited Income NET Program temporarily covers all your Part D covered drugs.</p>	<p>If a pharmacy thinks you're eligible for Medicaid or Extra Help, and you have no Medicare drug coverage (Part D), then the pharmacy can submit the claim to Medicare's Limited Income NET Program.</p> <p>If Medicare's Limited Income NET Program can't confirm that you're eligible for Medicaid or Extra Help through a Medicare system, they'll send you a notice asking for proof of eligibility.</p>	<p>Humana administers Medicare's Limited Income NET Program for Medicare. Visit <a href="https://www.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 program's specific rules.</p>	<p>Visit <a href="https://www.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://www.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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