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4 Programs That Can Help You Pay Your Medical Expenses

There are federal and state programs available for people with Medicare who have income and resources below certain limits. These programs may help you save on your health care and prescription drug costs:

- Medicaid
- Medicare Savings Programs
- Supplemental Security Income (SSI) Benefits
- Extra Help

Medicaid

Medicaid is a joint federal and state program that helps pay medical costs if you have limited income or resources, and meet other requirements.

Each state has different income and resource requirements, and decides who's eligible, what services are covered, and the cost for services.

Call your State Medical Assistance (Medicaid) office for more information and to see if you qualify. To find your State Medicaid office, visit [Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](https://www.Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu).

For more help, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Medicare Savings Programs

If you have limited income and resources, you may be able to get help from your state to pay your Medicare costs if you meet certain conditions.

There are 4 Medicare Savings Programs:

Qualified Medicare Beneficiary (QMB) Program—Helps pay for Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance) premiums. Also, Medicare providers aren't allowed to bill you for Medicare deductibles, coinsurance, or copayments when you get services and items Medicare covers, except outpatient prescription drugs.

Specified Low-Income Medicare Beneficiary (SLMB) Program— Helps pay Part B premiums only.

Qualifying Individual (QI) Program—Helps pay Part B premiums only. You must apply each year for QI benefits, and the applications are granted on a first-come first-served basis.

Qualified Disabled and Working Individuals (QDWI) Program— Helps pay Part A premiums only. You may qualify for this program if you have a disability, you're working, and you lost your Social Security disability benefits and premium-free Part A because you returned to work.

The names of these programs and how they work may vary by state. Medicare Savings Programs aren't available in Puerto Rico or the U.S. Virgin Islands.

Call your State Medical Assistance (Medicaid) office for more information and to see if you qualify for any of these programs. To find your State Medicaid office, visit [Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](https://www.Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu). For more help, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Supplemental Security Income (SSI) Benefits

SSI is a cash benefit that Social Security pays to people with limited income and resources who are blind, 65 or older, or have a disability. SSI benefits aren't the same as Social Security retirement benefits.

You can visit [ssabest.benefits.gov](https://www.ssa.gov/benefits/ssi) and use the “Benefit Eligibility Screening Tool” to find out if you're eligible for SSI or other benefits. For more information about SSI, visit [SSA.gov/benefits/ssi](https://www.SSA.gov/benefits/ssi) or call 1-800-772-1213. TTY users can call 1-800-325-0778.

Note: SSI isn't available to people who live in Puerto Rico, the U.S. Virgin Islands, Guam, or American Samoa.

Extra Help

If you have limited income and resources, you may qualify for Extra Help, a Medicare program that helps pay your Medicare prescription drug costs. The income and resource levels may change each year. The amount of Extra Help you get is based on your income and resources.

You automatically qualify for Extra Help if you qualify for Medicaid, one of the Medicare Savings Programs, or SSI. If you don't automatically qualify for Extra Help, visit secure.ssa.gov/i1020/start to apply or find out if you qualify. You can also apply with your State Medical Assistance (Medicaid) office.

For more information about Extra Help, visit [Medicare.gov/publications](https://www.Medicare.gov/publications) to view the booklet "Your Guide to Medicare Prescription Drug Coverage."

For More Information

- Call or visit your State Medical Assistance (Medicaid) office for information on Medicaid, Medicare Savings Programs, and Extra Help. Call if you think you qualify for any of these programs, even if you aren't sure.
- Call your State Health Insurance Assistance Program (SHIP) to get free personalized health insurance counseling. To get the phone number for your state, visit shiphelp.org, or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.
- Visit [SSA.gov](https://www.SSA.gov) or call Social Security at 1-800-772-1213 for information on, or to apply for SSI or Extra Help. TTY users can call 1-800-325-0778.

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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