

Save money on your Medicare costs

A Medicare Savings Program may save you money on your Medicare costs, like premiums, deductibles, and more.

You can apply for Medicare Savings Programs at the same time as you apply for Extra Help, a program that helps with the cost of drugs covered by Medicare Part D. If you get help paying your Part B premium through a Medicare Savings Program, you'll automatically get Extra Help.

How do I apply for a Medicare Savings Program?

Contact your state's Medicaid office. To find the contact information for your state, visit [medicaid.gov/about-us/where-can-people-get-help-medicare-chip](https://www.medicare.gov/about-us/where-can-people-get-help-medicare-chip), or call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Who's eligible for a Medicare Savings Program?

Your state decides eligibility for each program. Income and resource limits vary by state (some states don't count your resources at all), but most states use the income and resource limits listed below. Call or fill out an application with your state, even if your income or resources are higher than the amounts listed below. You may qualify for a Medicare Savings Program but not know it.

2026 Medicare Savings Programs income & resource limits (limits may change in 2027)

Medicare Savings Program	Individual monthly income limit	Individual resource limit *	Married couple monthly income limit	Married couple resource limit *
Qualified Medicare Beneficiary (QMB) Program	\$1,350	\$9,950	\$1,824	\$14,910
Specified Low-Income Medicare Beneficiary (SLMB) Program	\$1,616	\$9,950	\$2,184	\$14,910
Qualifying Individual (QI) Program	\$1,816	\$9,950	\$2,455	\$14,910
Qualified Disabled and Working Individuals (QDWI) Program	\$5,405	\$4,000	\$7,299	\$6,000

* Includes resources like money in a checking, savings, or retirement account.



Medicare

For more information, visit [Medicare.gov/medicare-savings-programs](https://www.Medicare.gov/medicare-savings-programs)

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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