



Call for more information

It's important to call your State Medical Assistance (Medicaid) office or fill out an application if you think you could qualify for savings, even if your income or resources are higher than the amounts listed in this brochure. To get their phone number, visit [Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](https://www.Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu). You can also call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

The only way to know if you qualify is to apply.

Get help with your Medicare costs



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 (1-800-633-4227) and ask about getting help paying for your Medicare premiums. TTY users can call 1-877-486-2048.

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.

This product was produced at U.S. taxpayer expense.

GETTING STARTED



Apply for programs that can save you money



State programs can save you money

LET'S GET STARTED

Your state may be able to help you pay your Medicare premiums. In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) deductibles, coinsurance, and copayments if you meet certain conditions.

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)

If you qualify for a QMB, SLMB, or QI program, you automatically qualify to get Extra Help paying for Medicare drug coverage (Part D).



3 important questions

If you answer “yes” to all of these questions, call your State Medical Assistance (Medicaid) office to see if you qualify for a Medicare Savings Program in your state:

1. **Do you have, or are you eligible for Part A?** If you aren't sure, look on your red, white, and blue Medicare card, or call Social Security at 1-800-772-1213. TTY users can call 1-800-325-0778.
2. **Is your income for 2023 at or below the limits listed below?** The information in the chart is available at [Medicare.gov/medicare-savings-programs](https://www.Medicare.gov/medicare-savings-programs). Income and resource limits in this chart may change in 2024.

Medicare Savings Program	Individual monthly income limit*	Married couple monthly income limit*	Helps pay your
QMB	\$1,235	\$1,663	Part A and Part B premiums and other costs (like deductibles, coinsurance, and copayments)
SLMB	\$1,478	\$1,992	Part B premiums only
QI	\$1,600	\$2,239	Part B premiums only
QDWI	\$4,945	\$6,659	Part A premiums only

3. **Do you have limited resources?** The 2023 resource limits for the QMB, SLMB, and QI programs are \$9,090 for one person and \$13,630 for a married couple. Resource limits for the QDWI program are \$4,000 for one person or \$6,000 for a married couple. Countable resources 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.

*If you have income from working, you may qualify for these benefits even if your income is higher than these limits. Many states figure your income and resources differently, so you may qualify in your state even if you think you're above these limits. Limits are slightly higher in Alaska and Hawaii. Some states have higher resource levels or don't count resources. Check with your state to find out more.