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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. This fact sheet includes information about the following programs:

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

Medicaid

Medicaid is a joint federal and state program that helps with medical costs for some people with limited income and resources. Medicaid will pay participating doctors, pharmacists, hospitals, or other providers for your care.

Each state decides what counts as income and resources, who's eligible, what services are covered, and the cost for services. States also can decide how to run their program as long as they follow federal guidelines.

Call your State Medical Assistance (Medicaid) office for more information and to see if you qualify. Visit Medicare.gov/contacts, or call 1-800-MEDICARE (1-800-633-4227) and say "Medicaid" to get the phone number. TTY users should 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 kinds of Medicare Savings Programs:

Qualified Medicare Beneficiary (QMB) Program—Helps pay for Part A and/or Part B premiums, deductibles, coinsurance, and copayments.

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 and are working.

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

Call or visit your State Medical Assistance (Medicaid) office, and ask for information on Medicare Savings Programs. To get the phone number for your state, visit [Medicare.gov/contacts](https://www.medicare.gov/contacts). You can also call 1-800-MEDICARE (1-800-633-4227), and say "Medicaid." TTY users should call 1-877-486-2048.

Supplemental Security Income (SSI) Benefits

SSI is a cash benefit paid by Social Security to people with limited income and resources who are disabled, blind, or 65 or older. SSI benefits help people meet basic needs for food, clothing, and shelter. SSI benefits aren't the same as Social Security benefits.

You can visit [benefits.gov/ssa](https://www.benefits.gov/ssa), and use the "Benefit Eligibility Screening Tool" to find out if you may be eligible for SSI or other benefits. Call Social Security at 1-800-772-1213 or contact your local Social Security office for more information. TTY users should call 1-800-325-0778.

Note: People who live in Puerto Rico, the U.S. Virgin Islands, Guam, or American Samoa can't get SSI.

Extra Help

If you have limited income and resources, you may qualify for Extra Help paying your Medicare drug costs. The amount of Extra Help you get is based on your income and resources.

If you qualify for Medicaid, one of the Medicare Savings Programs, or SSI, you automatically qualify for Extra Help paying the costs of Medicare prescription drug coverage. The income and resources level may change each year. The only way to know for sure if you qualify is to 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, and ask for information on Medicaid and Medicare Savings Programs. The names of these programs and how they work may vary by state. Call if you think you qualify for any of these programs, even if you aren't sure.
- Contact your State Health Insurance Assistance Program (SHIP) for free health insurance counseling.
- Call your State Health Insurance Assistance Program (SHIP) to get free personalized health insurance counseling. To get the phone number for your state, visit [shiptacenter.org](https://www.shiptacenter.org), or call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Visit [benefits.gov/ssa](https://www.benefits.gov/ssa), or call Social Security at 1-800-772-1213 for information on SSI or applying for Extra Help. TTY users should call 1-800-325-0778.

