

# Get help with your Medicare costs



## GETTING STARTED



## Programs that can help save you money

### 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. Visit [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone), select your state, then select "Other insurance programs" to get the phone number for your state's Medicaid office. 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

Call your State Medical Assistance (Medicaid) office to find out if you qualify.

### Where can I get more information?

- Visit [Medicare.gov](https://www.Medicare.gov) to view or print Medicare publications and find helpful phone numbers and websites.
- 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.
- Call your State Medical Assistance (Medicaid) office. To get their phone number, visit [Medicare.gov/talk-to-someone](https://www.Medicare.gov/talk-to-someone), select your state, then select "Other insurance programs," or call 1-800-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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## State programs can save you money

### LET'S GET STARTED

You can get help from your state to pay your Medicare premiums. In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance) and Medicare 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.



## 3 important questions

If you answer “yes” to all of these questions, visit [Medicare.gov](https://www.Medicare.gov) or 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 2021 at or below the income limits listed below?** The information in the chart is available at [Medicare.gov/medicare-savings-programs](https://www.Medicare.gov/medicare-savings-programs).

**Note:** The income and resource limits in this chart may change in 2022.

Medicare Savings Program	Individual monthly income limit*	Married couple monthly income limit*	Helps pay your
QMB	\$1,094	\$1,472	Part A and Part B premiums and other costs (like deductibles, coinsurance, and copayments)
SLMB	\$1,308	\$1,762	Part B premiums only
QI	\$1,469	\$1,980	Part B premiums only
QDWI	\$4,379	\$5,892	Part A premiums only

3. **Do you have limited resources?** The 2021 resource limits for the QMB, SLMB, and QI programs are \$7,970 for one person and \$11,960 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.