



Medicare Savings Programs

Get help from your state paying your Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) premiums through a Medicare Savings Program. If you qualify, Medicare Savings Programs might also pay your Part A and Part B deductibles, coinsurance, and copayments.

You'll apply for Medicare Savings Programs through your state. When you apply, your state determines which program(s) you qualify for. Even if you don't think you qualify, you should still apply.

[What's a premium, deductible, coinsurance, or copayment?](#) 

How to qualify for the 4 Medicare Savings Programs

In many cases, to qualify for a Medicare Savings Program, you must have income and resources below a certain limit, as described below. These limits go up each year.

You may still qualify for these programs even if your income or resources are higher than the limits listed. Some states don't count certain types or specific amounts of income or resources when deciding who qualifies.

Contact Your State

Qualified Medicare Beneficiary (QMB) Program

Helps pay for: Part A premiums; Part B premiums, deductibles, coinsurance, and copayments (for services and items Medicare covers).

Monthly income and resource limits for 2023:

Your situation:	Monthly income limit:*	Resource limit: What counts in resource limits? ⓘ
Individual	\$1,235	\$9,090
Married couple	\$1,663	\$13,630

* Limits slightly higher in Alaska and Hawaii

If you qualify for the QMB program:

- Medicare providers aren't allowed to bill you for services and items Medicare covers, including deductibles, coinsurance, and copayments. [What should I do if I get a bill?](#) ⓘ
- You may get a bill for a small Medicaid copayment, if one applies.
- You'll also get Extra Help paying for your prescription drugs. You'll pay no more than \$4.30 in 2023 for each drug covered by your Medicare drug plan.

Show both your Medicare card and Medicaid card (or QMB card) each time you get care. If you have Original Medicare, you can also show one of your claims statements, called Medicare Summary Notices. These statements show you're in the QMB program. [Get a sample of a Medicare Summary Notice.](#)

Specified Low-Income Medicare Beneficiary (SLMB) Program

Helps pay for: Part B premiums (You must have both Part A and Part B to qualify.)

Monthly income and resource limits for 2023:

Your situation:	Monthly income limit:*	Resource limit: What counts in resource limits? ⓘ
Individual	\$1,478	\$9,090
Married couple	\$1,992	\$13,630

* Limits slightly higher in Alaska and Hawaii

If you qualify for the SLMB Program:

- You'll also get [Extra Help](#) paying for your prescription drugs.
- You'll pay no more than \$10.35 in 2023 for each drug your Medicare drug plan covers.

Qualifying Individual (QI) Program

Helps pay for: Part B premiums (You must have both Part A and Part B to qualify.)

Monthly income and resource limits for 2023:

Your situation:	Monthly income limit:*	Resource limit: What counts in resource limits? ⓘ
Individual	\$1,660	\$9,090
Married couple	\$2,239	\$13,630

* Limits slightly higher in Alaska and Hawaii

If you qualify for the QI program:

- You must apply every year to stay in the QI Program.
- States approve applications on a first-come, first-served basis – priority is given to people who got QI benefits the previous year.

- You'll also get Extra Help paying for your prescription drugs. You'll pay no more than \$10.35 in 2023 for each drug your Medicare drug plan covers

If you qualify for Medicaid, you can't get help from the QI program, but you may qualify for help from another Medicare Savings Program.

Qualified Disabled & Working Individual (QDWI) Program

You may qualify for the QDWI Program if you:

- Have a disability
- Are working
- Lost Your Social Security disability benefits and Medicare premium-free Part A because you returned to work

Helps pay for: Part A premiums only

Monthly income and resource limits for 2023:

Your situation:	Monthly income limit:*	Resource limit: What counts in resource limits? ⓘ
Individual	\$4,945	\$4,000
Married couple	\$6,659	\$6,000

* Limits slightly higher in Alaska and Hawaii

How to apply for a Medicare Savings Program

These programs are run by your state. [Contact your state](#) to apply.

What do you want to do next?

- Next Step: [Lower your drug costs](#)
- Take Action: [Talk to someone](#)
- Get details: [Learn about Medicaid](#)

Site Menu

Take Action

CMS & HHS Websites

Helpful Links

Signup for email updates

ENTER YOUR EMAIL ADDRESS

name@example.com

☐

By checking this box, you consent to our [data privacy policy](#).

Next Step



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