

Need help paying for Medicare?



A **Medicare Savings Program** may save you money on your Medicare costs. If you have or are eligible for Medicare Part A (Hospital Insurance) and meet certain conditions, you can get help with your Medicare premiums, deductibles, and other costs.

How do I apply or find out if I qualify for a Medicare Savings Program?

Medicare Savings Programs are available through your state. When you apply, your state determines which program(s) you qualify for. Visit **[Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu](https://www.Medicaid.gov/about-us/beneficiary-resources/index.html#statemenu)** to find the contact information for your State Medical Assistance (Medicaid) office. Or, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

Your State Medicaid office can tell you the income and resource limits it uses for program eligibility. Most states use the income and resource limits below, but limits may vary by state. Limits are slightly higher in Alaska and Hawaii. Call 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 below.

2025 Medicare Savings Programs income & resource limits

Medicare Savings Program	Individual monthly income limit	Individual resource limit *	Married couple monthly income limit	Married couple resource limit
Qualified Medicare Beneficiary (QMB) Program	\$1,325	\$9,660	\$1,783	\$14,470
Specified Low-Income Medicare Beneficiary (SLMB) Program	\$1,585	\$9,660	\$2,135	\$14,470
Qualifying Individual (QI) Program	\$1,781	\$9,660	\$2,400	\$14,470
Qualified Disabled and Working Individuals (QDWI) Program	\$5,302	\$4,000	\$7,135	\$6,000

*Includes resources like money in a checking account.

For more information, visit

[Medicare.gov/medicare-savings-programs](https://www.Medicare.gov/medicare-savings-programs)