

Need Help Paying Medicare Costs?

Programs are available to help pay Medicare premiums, deductibles, copays, and prescription drug costs. **Don't assume you won't qualify.** Some income and assets may not count when determining eligibility.

Medicare Savings Programs (MSPs)

Help paying Medicare premiums and other out-of-pocket costs

Three programs that can lower your costs	Costs covered	Maximum monthly income	Maximum countable assets
Qualified Medicare Beneficiary (QMB)	✓ Part A premium ✓ Part B premium ✓ Medicare deductibles, copays & coinsurance	Individual: \$1,350 Couple: \$1,824	Individual: \$9,950 Couple: \$14,910
Specified Low-income Medicare Beneficiary (SLMB)	✓ Part B premium	Individual: \$1,616 Couple: \$2,184	Individual: \$9,950 Couple: \$14,910
Qualifying Individual (QI)	✓ Part B premium	Individual: \$1,816 Couple: \$2,455	Individual: \$9,950 Couple: \$14,910

Extra Help for Prescription Drugs

What Extra Help Can Do:

- ✓ Lower prescription drug costs
- ✓ Lower copays at the pharmacy
- ✓ Reduce or eliminate Part D premiums
- ✓ Remove Part D late enrollment penalties

Income limit	Asset limit	Benefits
Individual: \$2,015 /month Couples: \$2,725 /month	Individual: \$18,090 Couples: \$36,100	\$5.10 generic copay \$12.65 brand-name copay \$0 deductible premium (for a basic Part D plan with a premium at or below your state benchmark)



Who qualifies:

- Automatically enrolled if you have Medicaid, an MSP, or SSI
- Others may qualify by applying based on income and assets

State Pharmaceutical

Assistance Programs (SPAPs)

Some states offer additional help with prescription drug costs. Each program varies in operation and eligibility criteria.

Medicaid

May help pay:

- ✓ Deductibles
- ✓ Copays
- ✓ Medicare premiums
- ✓ Long-term care services

Program details differ by state and specific program. Reach out to your local Medicaid office for more information on your state's programs.

Not sure if you qualify?

Your SHIP can help you understand your options and apply at no cost to you.



SHIP

State Health Insurance
Assistance Program

Navigating Medicare



shiphelp.org



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