

Medicare Savings Programs (2011)

Can I get help paying for my Medicare Part B premiums?

If you have a limited income and assets, you may qualify for help paying for your Medicare Part B premium and other Medicare costs. Medicare and your state Medicaid program work together to provide you with this help. This help is called the “Medicare Savings Programs.”

Medicare Savings Programs

There are four different Medicare Savings Programs. Each program has a different income and resource eligibility limit. Even if you do not qualify for Medicaid, you may qualify for one of these programs to help you cover your Medicare costs.

The programs are listed below, along with what each program pays for, and the income and resource level limits you must meet to qualify.

Qualified Medicare Beneficiary (QMB)

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| What it covers: | Medicare premiums (Part A, if applicable, and Part B), deductibles, co-payments, and/or co-insurance |
| You may qualify if your monthly income is less than: | \$908 for individuals and \$1226 for couples |
| You can own up to this amount of resources and still qualify: | \$6,680 for individuals and \$10,020 for couples |

Specified Low-Income Beneficiary (SLMB)

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|---|--|
| What it covers: | Medicare Part B premium |
| You may qualify if your monthly income is less than: | \$1,089 for individuals and \$1,471 for couples |
| You can own up to this amount of resources and still qualify: | \$6,680 for individuals and \$10,020 for couples |

Qualified Individual (QI)*

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|---|--|
| What it covers: | Medicare Part B premium |
| You may qualify if your monthly income is less than: | \$1,226 for individuals and \$1,655 for couples |
| You can own up to this amount of resources and still qualify: | \$6,680 for individuals and \$10,020 for couples |

* Each state's QI program only admits a limited number of people. So apply early to be sure you get in.

Qualified Disabled and Working Individual (QDWI)

What it covers: Medicare Part A premium (for people with Medicare who are under age 65, disabled, and no longer qualify for free Medicare Part A only because they returned to work)

You may qualify if your monthly income is less than: \$1,815 for individuals and \$2,452 for couples

You can own up to this amount of resources and still qualify: \$4,000 for individuals and \$6,000 for couples

The amounts above offer general guidelines for the Medicare Savings Programs. However, some states may have higher income or resource limits for these programs. Or they may eliminate resource limits entirely.

How do I find out more about these programs?

The "[BenefitsCheckUp](#)" questionnaire can help you find out if you qualify for one of the Medicare Savings Programs.

Or you can check with your state's Medicaid or Medical Assistance office for more information about the rules in your state.

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NEXT: [Medigap](#)

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