

Medicare Savings Programs

You can get help from your state paying 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. These conditions are listed below under "How do I apply for Medicare Savings Programs?"

4 kinds of Medicare Savings Programs

Select a program name below for details about each Medicare Savings Program. If you have income from working, you still may qualify for these 4 programs even if your income is higher than the income limits listed for each program.

Qualified Medicare Beneficiary (QMB) Program

QMB income & resource limits in 2020:

Individual monthly income limit*

\$1,084

Married couple monthly income limit*

\$1,457

*Limits are slightly higher in Alaska and Hawaii. If you have income from working, you may qualify for benefits even if your income is higher than the limits listed.

Individual resource limit

\$7,860

Married couple resource limit

\$11,800

Program helps pay for:

Part A premiums Part B premiums Deductibles, coinsurance, and copayments

Note

If you're eligible, the QMB Program helps pay for Part A and/or Part B premiums. Medicare providers aren't allowed to bill you for services and items Medicare covers, including deductibles, coinsurance, and copayments, except outpatient prescription drugs. Pharmacists may charge you up to a limited amount (no more than \$3.90 in 2020) for prescription drugs covered by Medicare Part D.

If you get a bill for these charges, tell your provider or the debt collector that you're in the QMB Program and can't be charged for Medicare deductibles, coinsurance, and copayments. If you've already made payments on a bill for services and items Medicare covers, you have the right to a refund. If you're enrolled in a Medicare Advantage Plan, you should also contact the plan to ask them to stop the charges.

Specified Low-Income Medicare Beneficiary (SLMB) Program

The SLMB Program is a state program that helps pay Part B premiums for people who have Part A and limited income and resources.

SLMB income & resource limits in 2020:**Individual monthly income limit***

\$1,296

Married couple monthly income limit*

\$1,744

*Limits are slightly higher in Alaska and Hawaii. If you have income from working, you may qualify for benefits even if your income is higher than the limits listed.

Individual resource limit

\$7,860

Married couple resource limit

\$11,800

Program helps pay for:

Part B premiums only

Qualifying Individual (QI) Program

The QI Program is a state program that helps pay Part B premiums for people who have Part A and limited income and resources. You must apply every year for QI benefits. QI applications are granted on a first-come, first-served basis, with priority given to people who got QI benefits the previous year. (You can't get QI benefits if you qualify for Medicaid).

QI income & resource limits in 2020:

Individual monthly income limit*

\$1,456

Married couple monthly income limit*

\$1,960

*Limits are slightly higher in Alaska and Hawaii. If you have income from working, you may qualify for benefits even if your income is higher than the limits listed.

Individual resource limit

\$7,860

Married couple resource limit

\$11,800

Program helps pay for:

Part B premiums only

Qualified Disabled and Working Individuals (QDWI) Program

The QDWI program helps pay the Part A premium. You may qualify if any of these apply to you:

- You're a working disabled person under 65
- You lost your premium-free Part A when you went back to work
- You aren't getting medical assistance from your state
- You meet the income and resource limits required by your state

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QDWI income & resource limits in 2020:

Individual monthly income limit*

\$4,339

Married couple monthly income limit*

\$5,833

*Limits are slightly higher in Alaska and Hawaii. If you have income from working, you may qualify for benefits even if your income is higher than the limits listed.

Individual resource limit

\$4,000

Married couple resource limit

\$6,000

Program helps pay for:

Part A premiums only

If you qualify for the QMB program, SLMB, or QI program, you automatically qualify to get [Extra Help](#) paying for Medicare drug coverage.

Note
These amounts may increase each year. If your income and resources are slightly higher, you should still apply.

What items are included in the Medicare Savings Program resource limits?

Countable resources include:

- Money in a checking or savings account
- Stocks
- Bonds

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Countable resources **don't** include:

- Your home
- One car
- Burial plot
- Up to \$1,500 for burial expenses if you have put that money aside
- Furniture
- Other household and personal items