



# How to Get Help Paying Medicare's Premiums

## ■ These Programs Can Help You Pay Medicare's Premiums And Your Cost For Care

### Medicaid

A joint federal/state program that helps pay medical costs for some people with limited income and resources.

### Medicare Savings Programs (MSPs),

Also known as Medicare Buy-In programs or Medicare Premium Payment Programs, are joint federal/state programs that are available to help pay your Medicare costs if you have limited income and savings. Each of these programs have different benefits and eligibility requirements.

1. **Qualified Medicare Beneficiary (QMB):** Pays for Medicare premiums. If you are eligible for a QMB, you will usually not be billed for Medicare-covered services when using Medicare providers or providers in your Medicare Advantage Plan's network.
2. **Specified Low-income Medicare Beneficiary (SLMB):** Pays your Medicare Part B premiums.
3. **Qualifying Individual (QI):** Pays your Medicare Part B premium.
4. **Qualified Disabled Working Individual (QDWI):** Pays your Medicare Part A premium. This program is available to working people under 65 who have a disabling condition and are not currently enrolled in Medicaid.

To qualify for an MSP, you must be enrolled in Medicare Part A (with the exception of QDWI) and be within the financial perimeters required by the state in which you reside. If you enroll in an MSP, you will automatically get Extra Help, the federal program that helps to pay your Medicare Part D Prescription Drug Plan costs.

## Extra Help

A federal program that can help pay your Part D prescription drug costs. If you have limited income (tied to the federal poverty level) and limited resources, you may qualify for Extra Help to pay for your prescription drugs under Medicare Part D. Social Security's role in this program is to:

- help you understand how you may qualify
- help you complete the Extra Help application
- process your application

## Pace (Program for All-inclusive Care for the Elderly)

A Medicare/Medicaid program that helps people meet their health care needs in the community rather than going to a nursing home or other care facility. It utilizes a team of health care professionals to make sure you get the coordinated care that you need.

## ■ How To Qualify For A Program

All of these government programs are based on your income and savings. In general, you may qualify for one of the programs if your income is below 135% of the Federal Poverty Level and your assets are below \$12,000 for a married couple. However, because there are several additional factors in determining qualifying income and savings, and the rules vary by state, you should consider looking into this option even if you are above these levels.

Although the state programs are available in all 50 states, they are not necessarily available to people with limited incomes and resources in U.S. territories. Contact your Medicare office to learn more about the services that may be available to you in a U.S. territory.

## ■ For More Information About Government Programs That May Help With Paying For The Cost Of Medicare And Your Medical Expenses

- Contact Medicare: <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs>
- Contact your local Medicaid or State Health Insurance Assistance Program (SHIP), <https://www.shiptacenter.org/>.
- To learn if you qualify or to apply for Extra Help, call Social Security's toll-free number or online at [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp).