Medicare Savings Programs

A Little-Known Benefit That May Help Lower Medicare Costs

If you or your aging parent has Medicare and a limited income, Medicare Savings Programs (MSPs) may help pay some Medicare expenses.

Depending on eligibility, these programs may help pay for:

- Medicare Part B premiums
- Part A premiums (for those who owe them)
- Deductibles
- Coinsurance
- Copayments

Some people who qualify for a Medicare Savings Program also automatically qualify for Extra Help, a federal program that lowers Medicare Part D prescription drug costs.

The Four Medicare Savings Programs

Qualified Medicare Beneficiary (QMB)

- May help pay Part A and Part B premiums, deductibles, coinsurance, and copayments.

Specified Low-Income Medicare Beneficiary (SLMB)

- May help pay the Medicare Part B premium.

Qualifying Individual (QI)

- May help pay the Medicare Part B premium.
- Benefits are limited and awarded on a first-come, first-served basis each year.

Qualified Disabled and Working Individual (QDWI)

- May help pay the Medicare Part A premium for certain people under age 65 with disabilities who returned to work.

How to Apply

Eligibility is based on factors such as income, assets, and your state's rules.

You can learn more or apply through:

- Medicare Savings Programs (Medicare.gov)
- State Health Insurance Assistance Program (SHIP) Locator
- Find Your State Medicaid Agency

Important Disclaimer

This guide is provided for educational purposes only and should not be considered legal, financial, insurance, or medical advice. Medicare Savings Program eligibility, income and asset limits, and available benefits vary by state and may change over time. Always confirm current eligibility requirements with your state's Medicaid agency, your local SHIP counselor, or Medicare before making decisions about coverage or benefits.