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**If you need help
paying Medicare costs,
there are programs
that can help you
save money.**

**Follow
the **three steps**
included in this brochure.**



Step 1

Learn about state programs to help pay your Medicare costs

You may qualify to get help paying for your Medicare Part A (Hospital Insurance) and/or Part B (Medical Insurance) premiums. States have programs that could save you money on Medicare expenses (like premiums, deductibles, and coinsurance).

There are four Medicare Savings Programs:

- Qualified Medicare Beneficiary (QMB)
- Specified Low-Income Medicare Beneficiary (SLMB)
- Qualifying Individual (QI)
- Qualified Disabled & Working Individuals (QDWI)

If you qualify for QMB, SLMB, or QI, you automatically qualify for extra help paying the costs of Medicare prescription drug coverage.

Step 2

Answer “YES” to three important questions

If you can answer “yes” to each of the following questions, you should apply for help paying your medical costs.

A. Do you have Medicare Part A, also known as hospital insurance?

If you aren't sure, look on your red, white, and blue Medicare insurance card, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.

B. Is your income (for 2008) at or below the income limits listed below?

Medicare Savings Programs	Individual Monthly Income Limit*	Married Couple Monthly Income Limit*	Helps Pay Your
QMB	\$887	\$1,187	Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance and copayments)
SLMB	\$1,060	\$1,420	Part B premiums only
QI	\$1,190	\$1,595	Part B premiums only
QDWI	\$3,553	\$4,753	Part A premiums only

C. Are your resources* (for 2008) at or below \$4,000 for an individual or \$6,000 for a married couple?

(Resources include money in a checking or savings account, stocks, and bonds. When you count your resources, don't include your home, car, burial plot, up to \$1,500 for burial expenses, furniture, or other household items.)

* If you have income from working, you may qualify for these benefits even if your income is higher than these limits. Many states figure your income and resources differently, so you may be eligible in your state even if you think you exceed these limits. Limits are slightly higher in Alaska and Hawaii.

Step 3

Call to get more information

It's very important to call or fill out an application if you think you could qualify for savings, even if your income or resources are higher than the amounts shown under Step 2. The only way to know if you qualify for sure is to apply.

Call your State Medical Assistance (Medicaid) office to find out if you qualify. Call 1-800-MEDICARE (1-800-633-4227) to get their telephone number. TTY users should call 1-877-486-2048, or visit www.medicare.gov on the web. Under "Search Tools," select "Helpful Phone Numbers and Websites."



**Call 1-800-MEDICARE
(1-800-633-4227) today and
ask about getting help paying
for your Medicare premiums!
TTY users should call
1-877-486-2048.**

*My Health.
My Medicare.*

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