

STATE PROGRAMS CAN SAVE YOU MONEY

LET'S GET STARTED

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 can help pay your 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.

T H R E E I M P O R T A N T Q U E S T I O N S

If you can answer “yes” to these three questions, you should apply for help paying your Medicare costs.

- 1. 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.
- 2. Is your income (for 2009) at or below the income limits listed below?**

Medicare Savings Program	Individual Monthly Income Limit*	Married Couple Monthly Income Limit*	Helps Pay Your
QMB	\$923.00	\$1,235.00	Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments)
SLMB	\$1,103.00	\$1,477.00	Part B premiums only
QI	\$1,239.00	\$1,660.00	Part B premiums only
QDWI	\$3,695.00	\$4,942.00	Part B premiums only

- 3. Are your resources* (for 2009) 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.

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