



Medicare Savings Programs Could Save You \$1,978.80 or More Annually in Medicare Costs if You're Eligible

If you can't afford Medicare premiums or other medical costs, you may be able to get help. Medicare Savings Programs can help pay for costs under Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance). These programs may include help with premiums, deductibles, coinsurance, and/or copayments.

The type of help you may qualify for depends on your income and total resources (like money in a bank, stocks, or bonds). To qualify for a Medicare Savings Program, your monthly income and total resources, in some states, must be at or below the amounts shown in this table:

Medicare Savings Programs	
2023 Monthly Income Limit*	
Single	Married (living together)
\$1,660	\$2,239
2023 Total Resource Limit**	
Single	Married (living together)
\$9,090	\$13,630

* Income limits are higher in Alaska and Hawaii. Many states let you have more income than the figures listed above. If you or your spouse work, some of your earned income won't be counted toward your eligibility.

** Some states let you have more resources, and some states may have no resource limit at all. Your house, car, and up to \$1,500 per person in burial expenses **don't count** as resources.

(over)

To apply for a Medicare Savings Program, call your State Medical Assistance (Medicaid) office. To locate your state office:

- Visit **Medicare.gov/talk-to-someone**
 - Scroll down the page and find the box that reads, “**Get help with costs**” and select “**Find Your State Office.**” This will take you to a page titled “Medicaid and CHIP How-To Information.”
 - On the map of the United States, **select your state.**
 - Your state Medicaid agency’s name and telephone number will appear.
- Or call **1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)** and ask for the phone number for your state Medicaid office.

If You Have Any Questions

Your State Health Insurance Assistance Program (SHIP) can help answer any Medicare questions you may have. To get the phone number for your local SHIP office, visit **shiphelp.org** or look in your “**Medicare & You**” handbook. For more information about Medicare, visit **Medicare.gov** or call **1-800-MEDICARE**.

Social Security Administration

Centers for Medicare & Medicaid Services