

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.

THREE IMPORTANT QUESTIONS

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	\$1,235	Part A and B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments)
SLMB	\$1,103	\$1,477	Part B premiums only
QI	\$1,239	\$1,660	Part B premiums only
QDWI	\$3,695	\$4,942	Part A premiums only

3. Are your resources* (for 2009) at or below \$6,600 for an individual or \$9,910 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.)