



## 4 Programs that Can Help You Pay Your Medical Expenses

There are Federal and state programs available for people with Medicare who have income and resources below certain limits. These programs may help you save on your health care and prescription drug costs. This fact sheet includes information about the following programs:

- Medicaid
- Medicare Savings Programs
- Supplemental Security Income (SSI) Benefits
- Extra Help

### Medicaid

Medicaid (also called Medical Assistance) is a joint Federal and state program that helps pay medical costs for certain people and families who have limited income and resources. Medicaid will pay participating doctors, pharmacists, hospitals, or other providers for your care.

Each state decides what counts as income and resources, who's eligible, what services are covered, and the cost for services. States also can decide how to run their program as long as they follow the Federal guidelines.

For more information about Medicaid, visit [www.medicare.gov/publications](http://www.medicare.gov/publications) to view the brochure "Medicaid: Getting Started."



## Medicare Savings Programs

States have programs that pay Medicare premiums and, in some cases, may also pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles and coinsurance. These programs help people with Medicare save money each year:

- **Qualified Medicare Beneficiary (QMB)**—Helps pay your Medicare Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance, and copayments) if your income and resources are at or below a certain level.
- **Specified Low-Income Medicare Beneficiary (SLMB) and Qualifying Individual (QI)**—Helps pay your Part B premiums if your income and resources are at a certain level.
- **Qualified Disabled & Working Individuals (QDWI)**—Helps pay your Medicare Part A premiums if your income and resources are at a certain level.

For more information about Medicare Savings Programs, visit [www.medicare.gov/publications](http://www.medicare.gov/publications) to view the brochure “Get Help with Your Medicare Costs: Getting Started.”

## Supplemental Security Income (SSI) Benefits

SSI is a monthly amount paid by Social Security to people with limited income and resources who are disabled, blind, or 65 or older. SSI benefits provide cash to meet basic needs for food, clothing, and shelter. SSI benefits aren't the same as Social Security benefits.

You can visit [www.socialsecurity.gov](http://www.socialsecurity.gov), and use the “Benefit Eligibility Screening Tool” to find out if you may be eligible for SSI or other benefits, or call Social Security at 1-800-772-1213. TTY users should call 1-800-325-0778.



## Extra Help

If you have limited income and resources, you may qualify for Extra Help paying your Medicare drug costs. The amount of Extra Help you get is based on your income and resources.

If you qualify for Medicaid, one of the Medicare Savings Programs, or SSI, you automatically qualify for Extra Help paying the costs of Medicare prescription drug coverage. The income and resources level may change each year. The only way to know for sure if you qualify is to apply with your State Medical Assistance (Medicaid) office.

For more information about Extra Help, visit [www.medicare.gov/publications](http://www.medicare.gov/publications) to view the booklet “Your Guide to Medicare Prescription Drug Coverage.”

## For More Information

- Call or visit your State Medical Assistance (Medicaid) office, and ask for information on Medicaid and Medicare Savings Programs. The names of these programs and how they work may vary by state. Call if you think you qualify for any of these programs, even if you aren't sure.
- Contact your State Health Insurance Assistance Program (SHIP) for free health insurance counseling.
- Visit [www.medicare.gov/contacts](http://www.medicare.gov/contacts), or call 1-800-MEDICARE (1-800-633-4227) to get the phone numbers for your Medicaid office and SHIP. TTY users should call 1-877-486-2048.
- Visit [www.socialsecurity.gov](http://www.socialsecurity.gov), or call Social Security at 1-800-772-1213 for information on SSI or applying for Extra Help. TTY users should call 1-800-325-0778.