

**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 and/or Part B premiums. States have programs that could save you up to \$1,122 in 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 one of these programs, 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 2007) at or below the income limits listed below?

<b>Medicare Savings Programs</b>	<b>Individual Monthly Income Limit*</b>	<b>Married Couple Monthly Income Limit*</b>	<b>Helps Pay Your</b>
<b>QMB</b>	\$871	\$1,161	Part A and Part B premiums, and other cost-sharing (like deductibles, coinsurance and copayments)
<b>SLMB</b>	\$1,041	\$1,389	Part B premiums only
<b>QI</b>	\$1,169	\$1,561	Part B premiums only
<b>QDWI</b>	\$3,489	\$4,649	Part A premiums only

**C.** Are your resources\* (for 2007) 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.)

\* Some states including Alaska and Hawaii have monthly income and resources limits that are slightly higher.

## **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](http://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.**