## **HELP WITH YOUR MEDICARE COSTS - 2025**

Eff 3/1/25

|                                     | Medicare Savings Programs  |        |             |             |    |        |  |
|-------------------------------------|--|--------|-------------|-------------|----|--------|--|
|                                     | QMB  |        |             | <u>SLMB</u> |    | QI     |  |
| If monthly income is less than (1)  |  |        |             |             |    |        |  |
| Single                              | \$   | 1,977  | \$          | 2,238       | \$ | 2,433  |  |
| Married                             | \$   | 2,664  | \$          | 3,016       | \$ | 3,281  |  |
| AND                                 |  |        |             |             |    |        |  |
| Assets less than (2)                |  |        |             |             |    |        |  |
| Single                              | \$   | 9,660  | \$          | 9,660       | \$ | 9,660  |  |
| Married                             | \$   | 14,470 | \$          | 14,470      | \$ | 14,470 |  |
| You may be eligible for:            | <u>QMB</u>   |        | <u>SLMB</u> |             |    | QI     |  |
| \$0 Medicare Part B premium         | Χ  |        |             | Χ           |    | Х      |  |
| \$0 Medicare deductible             |  | Χ      |             |             |    |        |  |
| \$0 Medicare co-pays                |  | Χ      |             |             |    |        |  |
| Reduced prescription drug costs (3) |  | X      |             | Χ           |    | X      |  |
| Application approval time           | 2-3 months   |        |             |             |    |        |  |
| Coverage begins                     | Mo. after application approval Up to 3 months prior to application |        |             |             |    |        |  |

- 1) \$65 + 1/2 your income from active employment does not count toward income.
- 2) Assets **exclude** house, 1 car, burial plots and at least \$1,500 in life insurance.
- 3) It's recommended to separately apply online for Extra Help benefits for reduced drug costs to receive this benefit sooner. Apply using SSA.gov.

Call SHIP at 260/373-7952 to assist in completing your application.