

# MEDICARE SAVINGS PROGRAMS

## HELP PAYING FOR MEDICARE COSTS - 2026

If eligible for Medicare, you qualify for these programs if:

**Monthly income is less than (1)**

Single  
Married

**AND**

**Assets less than (2)**

Single  
Married

**Eligible for:**

\$0 Medicare Part B premium  
\$0 Medicare deductible & co-pays  
Reduced prescription drug costs (3)

Application approval time

Coverage begins

	<u><b>QMB</b></u>	<u><b>SLMB</b></u>	<u><b>QI</b></u>
Single	\$ 2,015	\$ 2,281	\$ 2,481
Married	\$ 2,725	\$ 3,086	\$ 3,356

	<u><b>QMB</b></u>	<u><b>SLMB</b></u>	<u><b>QI</b></u>
Single	\$ 9,950	\$ 9,950	\$ 9,950
Married	\$ 14,910	\$ 14,910	\$ 14,910

	<u><b>QMB</b></u>	<u><b>SLMB</b></u>	<u><b>QI</b></u>
\$0 Medicare Part B premium	X	X	X
\$0 Medicare deductible & co-pays	X		
Reduced prescription drug costs (3)	X	X	X
Application approval time	2-3 mos.	2-3 mos.	2-3 mos.
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.

You may receive reduced drug costs sooner.

[Use SSA.gov to apply.](http://SSA.gov)

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