



Medicare Savings Programs Could Save You \$2,434.80 Annually in Medicare Premium Costs and More

A Medicare Savings Program (MSP) can help pay for your monthly Medicare Part A (Hospital Insurance) premium, Medicare Part B (Medical Insurance) premium, or both. These programs may also cut your deductibles and other out-of-pocket costs. Applying for the program will not change your Medicare coverage. Many people qualify for a Medicare Savings Program and don't even know it, so we encourage you to apply.

Your income and total resources (like money in a bank, stocks, or bonds) determine the level of help you can get through a Medicare Savings Program. In most states, your monthly income and total resources must be at or below the amounts shown in this table:

Medicare Savings Programs	
2026 <u>Monthly</u> Income Limit*	
Single	Married (living together)
\$1,816	\$2,455
2026 <u>Total</u> Resource Limit**	
Single	Married (living together)
\$9,950	\$14,910

* Income limits are slightly higher in Alaska and Hawaii. **In some states, you may still qualify even if your income is higher than the federal limits listed.** If you or your spouse work, **some of your earned income won't be counted toward your eligibility.**

** **Some states allow you to have more resources, and some states don't have a resource limit at all.** In every state, your house, car, and up to \$1,500 per person in burial expenses **don't count** as resources.

To apply for an MSP, call your State Medical Assistance (Medicaid) office. If you do not have your Medicaid office phone number, you can call **1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)** and ask for it. To find your state office phone number online:

- Visit **Medicare.gov/talk-to-someone**
 - Scroll down the page and find the box that reads, **"Get help with costs."** This will take you to **Medicaid.gov** for you to select your state.
 - Select your state using the drop-down box **or** on the map of the United States, **select your state.**

If You Have Any Questions

Your State Health Insurance Assistance Program (SHIP) can help answer your Medicare questions. You can find the phone number for your local SHIP office by visiting **shiphelp.org** or looking in your **"Medicare & You"** handbook. For more information about Medicare, visit **Medicare.gov** or call **1-800-MEDICARE.**

Social Security Online Services

Your personal **my Social Security** account gives you immediate access to information and tools. Visit **ssa.gov/myaccount** to create your personal account today.

Social Security Administration Centers for Medicare & Medicaid Services