



Medicare Savings Programs and *Extra Help* Could Save You \$8,420 Annually in Medicare Premiums, Part D Costs, and More

You may be able to save on Medicare costs through a Medicare Savings Program (MSP), *Extra Help*, or both. Applying for the programs is a simple process and will not change your Medicare coverage. Many people qualify for the programs and don't even know it, so we encourage you to apply.

- **Medicare Savings Programs** can help pay for Medicare Part A (Hospital Insurance), Medicare Part B (Medical Insurance) costs, or both which may include help with premiums, deductibles, coinsurance, and copayments.
- ***Extra Help*** can help pay for Medicare prescription drug coverage (Part D) costs, including help with premiums, deductibles, and copayments.

To get *Extra Help*, you must enroll or be enrolled in a Medicare Advantage Plan with prescription drug coverage or a Medicare Part D plan.

Medicare Savings Programs

The type of help you may qualify for depends on your income and total resources (like money in a bank, stocks, or bonds). In most states, your monthly income and total resources must be at or below the amounts shown in this table:

Medicare Savings Programs	
2025 <u>Monthly</u> Income Limit*	
Single	Married (living together)
\$1,781	\$2,400
2025 <u>Total</u> Resource Limit**	
Single	Married (living together)
\$9,660	\$14,470

* 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.

(over)

Form SSA-L448 (5-2025)

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 online:

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

Extra Help

To qualify for *Extra Help* in most states, your yearly income and total resources (like money in a bank, stocks, or bonds) must be at or below the amounts shown in this table:

<i>Extra Help Program</i>	
2025 <u>Yearly</u> Income Limit*	
Single	Married (living together)
\$23,475	\$31,725
2025 <u>Total</u> Resource Limit**	
Single	Married (living together)
\$16,100	\$32,130

* Income limits are slightly higher in Alaska and Hawaii. If you or your spouse work, or support other family members who live with you, **you may qualify for benefits even if your income is higher than the amounts shown above.**

** In every state, your house, car, and up to \$1,500 per person in burial expenses **don’t count** as resources.

As a result of the Inflation Reduction Act, more people qualify for \$0 drug plan premiums, \$0 deductibles, and lower out-of-pocket costs through the *Extra Help* program.

Visit **ssa.gov/medicare/part-d-extra-help** to get more information and apply online for *Extra Help*. Call SSA at **1-800-772-1213 (TTY 1-800-325-0778)** to apply over the phone or request a paper application. If you apply for *Extra Help*, SSA will send your information to your state to start your MSP application, unless you tell us not to.

Have questions about Medicare or Medicare prescription drug plans?

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 Administration

Centers for Medicare & Medicaid Services

Social Security Administration

Multi-Language Insert



ENGLISH

This is a very important letter. Please read it carefully. If you cannot read English, please take this letter to someone who can read it to you right away, or contact Social Security for free help.

ARABIC العربية

هذا خطاب مهم للغاية. يُرجى قراءته بعناية. إذا كنت لا تستطيع القراءة باللغة الإنجليزية، فيُرجى أخذ هذا الخطاب إلى أحد الأشخاص الذين يمكنهم قراءته لك مباشرة، أو الاتصال بـ Social Security للحصول على مساعدة مجانية.

ARMENIAN ՀԱՅԵՐԵՆ

Սա շատ կարևոր նամակ է: Խնդրում ենք ուշադիր կարդալ այն: Եթե անգլերեն կարդալ չեք կարող, ապա տվեք այս նամակը որևէ մեկին, ով կարող է անմիջապես կարդալ այն Ձեզ համար, կամ դիմեք Social Security-ին՝ անվճար օգնության համար:

CHINESE 中文

這封信非常重要。請仔細閱讀。如您看不懂英文，請立刻交給可以讀給您聽的人，或聯絡Social Security尋求免費協助。

FARSI فارسی

این نامه بسیار مهم است. لطفاً آن را با دقت بخوانید. اگر قادر به خواندن به زبان انگلیسی نیستید، لطفاً همین حالا این نامه را نزد کسی ببرید که انگلیسی می‌داند تا آن را برای شما بخواند؛ یا برای دریافت کمک رایگان، با Social Security تماس بگیرید.

FRENCH FRANÇAIS

Cette lettre est très importante. Veuillez la lire attentivement. Si vous ne lisez pas l'anglais, montrez-la à une personne qui pourra vous la lire immédiatement ou contactez la Social Security pour obtenir une assistance gratuite.

GREEK ΕΛΛΗΝΙΚΑ

Αυτή είναι μια πολύ σημαντική επιστολή. Παρακαλούμε, διαβάστε την προσεκτικά. Εάν δεν μπορείτε να διαβάσετε Αγγλικά, δώστε αυτήν την επιστολή σε κάποιον που να μπορεί να την διαβάσει σε εσάς αμέσως ή επικοινωνήστε με το Social Security για δωρεάν βοήθεια.

HAITIAN-CREOLE KREYÒL AYISIEN

Sa a se yon lèt ki enpòtan anpil. Tanpri, li l ak anpil atansyon. Si w pa ka li anglè, tanpri pote lèt sa a bay yon moun ki ka li l pou ou tousuit, oswa kontakte Sekirite Sosyal pou ed gratis.

HMONG HMOOB

Tsab ntawv no tseem ceeb heev. Thov ua tib zoo nyeem kom zoo. Yog tias koj nyeem tsis tau Lus Askiv, thov nqa tsab ntawv no mus rau ib tug neeg uas tuaj yeem nyeem tau rau koj tam sim ntawd, los sis hu rau Social Security kom tau kev pab dawb.

ITALIAN ITALIANO

Questa è una lettera molto importante. La preghiamo di leggerla con attenzione. Se non conosce l'inglese, si faccia leggere la lettera da qualcuno che può tradurgliela immediatamente oppure contatti la Social Security per un'assistenza gratuita.

1-800-772-1213 | TTY 1-800-325-0778

Social Security Administration Multi-Language Insert



KHMER (CAMBODIAN) ខ្មែរ

នេះគឺជាលិខិតសំខាន់បំផុត។ សូមអានដោយយកចិត្តទុកដាក់។ ប្រសិនបើអ្នកមិនចេះអានភាសាអង់គ្លេសទេ សូមយកលិខិតនេះទៅឱ្យនរណាម្នាក់ដែលចេះអានឱ្យអ្នកស្តាប់ ឬទាក់ទងផ្នែក Social Security សុំជំនួយឥតគិតថ្លៃ។

KOREAN 한국의

이 편지는 매우 중요한 내용을 담고 있습니다. 주의해서 읽어 주십시오. 만약 영어를 읽지 못하신다면, 이 편지를 읽어 줄 수 있는 사람에게 조속히 보여 주시거나, Social Security 연락하셔서 무료로 도움을 받으십시오.

LAOTIAN ພາສາລາວ

ນີ້ແມ່ນຈົດໝາຍທີ່ສຳຄັນຫຼາຍ. ກະລຸນາອ່ານໃຫ້ລະອຽດ. ຖ້າທ່ານອ່ານພາສາອັງກິດບໍ່ໄດ້, ກະລຸນາເອົາຈົດໝາຍນີ້ໃຫ້ຄົນທີ່ອ່ານໄດ້ອ່ານໃຫ້ທ່ານຝັງໃນທັນທີ ຫຼື ຕິດຕໍ່ Social Security ເພື່ອຂໍຄວາມຊ່ວຍເຫຼືອໂດຍບໍ່ເສຍຄ່າ.

POLISH JĘZYK POLSKI

To pismo zawiera bardzo ważne informacje. Prosimy je uważnie przeczytać. Jeśli nie czyta Pan(i) w języku angielskim, prosimy o niezwłoczne pokazanie tego listu komuś, kto będzie potrafił go Panu(-i) przeczytać lub skontaktowanie się z biurem Social Security w celu uzyskania bezpłatnej pomocy.

PORTUGUESE PORTUGUÊS

Esta é uma carta muito importante. Leia com atenção. Se não souber ler em inglês, leve a carta para alguém que possa lê-la para você imediatamente ou entre em contato com a administração do Social Security para receber ajuda gratuita.

RUSSIAN РУССКИЙ

Это очень важное письмо. Просим Вас внимательно прочесть его. Если Вы не можете читать по-английски, как можно скорее попросите кого-нибудь перевести Вам содержание письма или обратитесь в Social Security за бесплатной помощью.

SPANISH ESPAÑOL

Ésta es una carta muy importante. Por favor, léala cuidadosamente. Si no puede leer inglés, por favor llévesela a alguien que se la pueda leer de inmediato, o comuníquese con la Administración del Seguro Social para recibir ayuda gratis.

TAGALOG

Napakahalagang liham nito. Basahin ito nang buong ingat. Kung hindi ka nakakabasa ng wikang English, dalhin ang liham na ito sa sinumang puwedeng makapagbasa nito sa iyo, o makipag-ugnayan sa Social Security para sa libreng tulong.

VIETNAMESE VIỆT NGỮ

Thư này rất quan trọng. Xin đọc thật kỹ. Nếu quý vị không thể đọc được tiếng Anh, xin vui lòng nhờ một người nào đó có thể đọc cho quý vị ngay, hoặc liên lạc với Social Security để được trợ giúp miễn phí.

SSA.gov |     

Social Security Administration

Publication No. 05-10849

February 2022 (Recycle prior editions)

Multi-Language Insert

Produced and published at U.S. taxpayer expense

1-800-772-1213 | TTY 1-800-325-0778