



## Medicare Savings Programs and *Extra Help* Could Save You \$1,978.80 or More Annually in Medicare Costs if You're Eligible

If you can't afford Medicare premiums or other medical costs, you may be able to get help through Medicare Savings Programs and *Extra Help*.

- **Medicare Savings Programs** can help pay for costs under Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance), which may include help with premiums, deductibles, coinsurance, and/or copayments.
- ***Extra Help***, a program that can help pay for costs under Medicare prescription drug coverage (Part D), may include help with deductibles, premiums, and copayments. You need to enroll in a Medicare Part D plan to get *Extra Help*.

### 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). To qualify for a Medicare Savings Program, your monthly income and total resources, in some states, must be at or below the amounts shown in this table:

Medicare Savings Programs	
2023 <u>Monthly</u> Income Limit*	
Single	Married (living together)
\$1,660	\$2,239
2023 <u>Total</u> Resource Limit**	
Single	Married (living together)
\$9,090	\$13,630

\* Income limits are higher in Alaska and Hawaii. Many states let you have more income than the figures listed above. If you or your spouse work, some of your earned income won't be counted toward your eligibility.

\*\* Some states let you have more resources and some states may have no resource limit at all. Your house, car, and up to \$1,500 per person in burial expenses **don't count** as resources.

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To apply for a Medicare Savings Program, call your State Medical Assistance (Medicaid) office. To locate your state office:

- Visit **Medicare.gov/talk-to-someone**
  - 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 a page titled “Medicaid and CHIP How-To Information.”
  - On the map of the United States, **select your state**.
  - Your state Medicaid agency’s name and telephone number will appear.
- Or call **1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048)** and ask for the phone number for your state Medicaid office.

### ***Extra Help***

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

<b><i>Extra Help Program</i></b>	
<b>2023 <u>Yearly</u> Income Limit*</b>	
Single	Married (living together)
\$21,870	\$29,580
<b>2023 <u>Total</u> Resource Limit**</b>	
Single	Married (living together)
\$16,660	\$33,240

\* Income limits are 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.

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

You can visit **ssa.gov/medicare/part-d-extra-help** to get more information and apply online for *Extra Help*. You can also call Social Security at **1-800-772-1213 (TTY 1-800-325-0778)** to apply over the phone or request a paper application. Visit **ssa.gov/locator** to get the telephone number for your local Social Security office.

**Note:** If you apply for *Extra Help*, you may not have to apply again for a Medicare Savings Program. Social Security will send your information to your state so they can start your application for a Medicare Savings Program, unless you tell us not to.

### **Have questions about Medicare or Medicare drug plans?**

Your State Health Insurance Assistance Program (SHIP) can help answer any Medicare questions you may have. To get the phone number for your local SHIP office, visit **shiphelp.org** or look 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*