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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.

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Form SSA-L448 (5-2025)

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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 Yearly Income Limit*	
Single	Married (living together)
\$23,475	\$31,725
2025 Total 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