



Minimum Federal Eligibility Requirements for Medicare Savings Programs in 2025

If you have limited income and resources, you can get help from your state paying some or all of your Medicare premiums, deductibles, and coinsurance. Some states don't count certain types or specific amounts of income or resources when deciding who qualifies, so **you may still qualify for these programs in your state even if your income or resources are higher than the federal limits listed below.** [Contact your state](#) to find out.

Medicare Savings Program	Individual Monthly Income Limits	Married Couple Monthly Income Limits	Helps Pay Your
Qualified Medicare Beneficiary (QMB) Program	\$1,325	\$1,783	<ul style="list-style-type: none"> ▪ Part A premiums ▪ Part B premiums ▪ Deductibles, coinsurance, and copayments
Specified Low-Income Medicare Beneficiary (SLMB) Program	\$1,585	\$2,135	Part B premiums only
Qualifying Individual (QI) Program	\$1,781	\$2,400	Part B premiums only
Qualified Disabled & Working Individuals (QDWI) Program*	\$5,302	\$7,135	Part A premiums only

* This includes a \$20 general income exclusion.

Resource limits for QMB, SLMB, and QI are \$9,660 for an individual and \$14,470 for a married couple. Resource limits for QDWI are \$4,000 for an individual and \$6,000 for a married couple.

NOTE: If you qualify for QMB, SLMB, or QI, you automatically qualify for Extra Help, which helps pay for Medicare drug coverage (Part D).

Income limits are slightly higher in Hawaii and Alaska. States have flexibility in determining income and resource limits for aged, blind, or disabled individuals applying for Medicare Savings Programs. They can disregard or have less restrictive limits for income and resources for these groups. However, they can't be more restrictive, or have higher limits for these groups when determining eligibility. These programs are run by your state. [Contact your state](#) to apply.

SOURCE: For annual updates, visit [Medicare.gov/basics/costs/help/medicare-savings-programs](https://www.medicare.gov/basics/costs/help/medicare-savings-programs).