

Get help paying for your Medicare Premiums

- ▶ Medicare Savings Programs can help you pay for your Medicare premiums. To qualify, you must have Medicare Parts A and B.
- ▶ Use the chart below to see which Medicare Savings Program you may qualify for.

2024 Medicare Savings Programs		
Program Name	Monthly Income Limit (includes \$20 deduction)	Benefits you will receive
Qualified Medicare Beneficiary (QMB)	\$1,275 (single person)	The State pays your Part A and Part B premiums
	\$1,724 (married couple)	The State pays your Part A and Part B copays and deductibles Get “Extra Help” with Part D
Specified Low Income Medicare Beneficiary (SLMB)	\$1,526 (single person)	The State pays your Part B premiums
	\$2,064 (married couple)	Get “Extra Help” with Part D
Qualified Individual (QI)	\$1,715 (single person)	The State pays your Part B premiums
	\$2,320 (married couple)	Get “Extra Help” with Part D

Resource Limits:

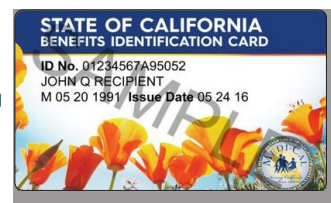
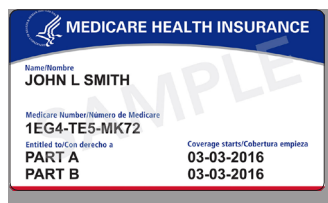
- ▶ Starting January 1, 2024, there are no resource limits for any of the Medicare Savings Programs.

Where do I apply for the Medicare Savings Programs?

- ▶ To apply for the Medicare Savings Programs, contact the Los Angeles County Department of Public Social Services at (866) 613-3777.
- ▶ You can also call Center for Health Care Rights at (800) 824-0780. We can help you apply for the Medicare Savings Programs.

If I have Medi-Cal, do I need to apply for the Medicare Savings Programs?

- ▶ If you have full Medi-Cal benefits, you do not need to apply for the Medicare Savings Programs, unless you need help paying for Part A (see below).
- ▶ You already get help paying your Part B premiums, and you cannot be billed for your Medicare copays and deductibles.



What can I do if I need help paying for Medicare Part A premiums?

- ▶ Most people qualify for free Part A hospital insurance. You may have to pay a premium for Part A if you or your spouse do not have 40 work credits with Social Security.
- ▶ If you meet the QMB eligibility criteria and cannot afford to pay the Part A premiums, you can apply for “Conditional” Part A and the QMB program.
 - ▶ Step 1 Apply for Conditional Part A at the Social Security office:
 - during your Initial Enrollment Period surrounding your 65th birthday; or
 - during the General Enrollment Period from January 1 through March 31.
 - ▶ Step 2 Apply for the QMB program at the Los Angeles County Department of Public Social Services. It is best to apply the same month you apply for Conditional Part A.

Call Center for Health Care Rights at **(800) 824-0780** for more info.
Or visit our website www.healthcarerights.org



Navigating Medicare

This publication was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$394,231 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.