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.

<table>
<thead>
<tr>
<th>Program Name</th>
<th>Monthly Income Limit (includes $20 deduction)</th>
<th>Benefits you will receive</th>
</tr>
</thead>
</table>
| **Qualified Medicare Beneficiary (QMB)** | $1,235 (single person) $1,663 (married couple) | The State pays your Part A and Part B premiums  
The State pays your Part A and Part B copays and deductibles  
Get “Extra Help” with Part D |
| **Specified Low Income Medicare Beneficiary (SLMB)** | $1,478 (single person) $1,992 (married couple) | The State pays your Part B premiums  
Get “Extra Help” with Part D |
| **Qualified Individual (QI)**       | $1,660 (single person) $2,239 (married couple) | The State pays your Part B premiums  
Get “Extra Help” with Part D |

Resource Limits:

- Starting July 1, 2022, the resource limits for all three programs is the same: $130,000 for a single person and $195,000 for a married couple. Your home and one vehicle are exempt resources.
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.

Call Center for Health Care Rights at (800) 824-0780 for more info.
Or visit our website [www.healthcarerights.org](http://www.healthcarerights.org)

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