



Medicare Savings Programs

What is a Medicare Savings Program (MSP)?

You might be paying too much for your Medicare coverage. A Medicare Savings Program is a State Medicaid program that can help pay for Medicare premiums and co-payments. If you are eligible for Medicare, you might also be eligible for one of the 4 Medicare Savings Programs. In some situations, you might be able to use them along with any Medical Assistance you got. Your income determines which, if any, program you qualify for.

If you enroll in a MSP, you are automatically enrolled in Extra Help to help pay for your prescriptions.

Each Medicare Savings Program has an asset limit as well. But not all assets count against that limit.

What are the 4 Programs and the Requirements?

1. Qualified Medicare Beneficiary (QMB)

- Covers payment of Medicare Part A premiums
- Covers payment of Medicare Part B premiums
- Covers payment of Medicare cost-sharing (co-payments and deductibles) for Medicare services provided by Medicare-eligible providers



You are eligible for QMB if:

- you are enrolled in or eligible to enroll in Medicare Part A
- your income is at or below \$1,275 per month (\$1,724 per month if you are married) (*income limits change 7/1/2025*)
- your assets are less than \$10,000 (\$18,000 for a married couple)

2. Service Limited Medicare Beneficiary (SLMB)

- Covers payment of Medicare Part B premiums

You are eligible for SLMB if:

- you are enrolled in or eligible to enroll in Medicare Part A and eligible to enroll in Medicare Part B
- your income is at or below \$1,526 per month (\$2,064 per month if you are married) (*income limits change 7/1/2025*)
- your assets are less than \$10,000 (\$18,000 for a married couple)

3. Qualified Individuals (QI)

- Covers payment of Medicare Part B premiums
- This program has limited funding. It is first-come first-served basis.

You are eligible for QI if:

- you are enrolled in or eligible to enroll in Medicare Part A and eligible to enroll in Medicare Part B
- your income is at or below \$1,715 per month (\$2,321 per month if you are married) (*income limits change 7/1/2025*)
- your assets are less than \$10,000 (\$18,000 for a married couple)

NOTE: Be clear that you want a Medicare Savings Program. Sometimes a county enrolls people in Medical Assistance with a high spenddown instead of the QI program.



4. Qualified Working Disabled Individual (QWDI)

- Covers payment of Medicare Part A premiums
- If you qualify for MA or MA for Employed Persons with Disabilities (MA-EPD,) you are not eligible for QWDI

You are eligible for QWDI if:

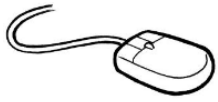
- you are employed
- you are under age 65
- you are blind or disabled
- you stopped being eligible for Social Security disability benefits and/or premium-free Medicare coverage because your income went over the amount allowed by Social Security.
- your income is at or below \$2,530 per month (\$3,427 per month for a married couple) (*income limits change 7/1/2025*)
- your assets are less than \$4,000 (\$6,000 for a married couple)

How Do I Apply?

- Call or visit your county's welfare agency and ask for a combined application or a Health Care application.
- Fill out the application and return it with the required documentation to the county welfare agency. There is a list of what documents you need on the application.
- The agency figures out if you are eligible and sends you a letter with their answer.
- Call the Senior LinkAge Line at (800) 333-2433 for more information.



Numbers and eligibility limits change from year to year on July 1. If your income goes up a little you should still apply. [Check for changes](https://mn.gov/dhs/) at <https://mn.gov/dhs/>.



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