



# Medicare Savings Programs

## Save Money on Medicare

More than \$2,200 per year

*Put money back in your Social Security check!*

### About the Medicare Savings Programs

There are four programs in Washington State:

#### Program 1

##### Qualified Medicare Beneficiary (QMB) Program

- Pays Part A and Part B premiums
- Pays deductibles
- Pays co-payments except for prescriptions

#### Program 2

##### Specified Low-Income Medicare Beneficiary (SLMB)

- Pays Part B premium

#### Program 3

##### Qualified Individual Program (QI-1)

- Pays Part B premium

#### Program 4

##### Qualified Disabled Working Individual (QDWI)

- Pays Part A premium

### Find Out If You Qualify

Use this personal worksheet

Follow the easy steps below and compare totals to the chart below to find out if you may qualify for a Medicare Savings Program.

1. Write down your **gross** monthly household income \$ \_\_\_\_\_
2. Deduct \$20 (one deduction per household) \$ \_\_\_\_\_
3. **Total Income** \$ \_\_\_\_\_
4. If your monthly income is at or below any of the levels on the chart above, you may qualify for one of the Medicare Savings Programs.

### Medicare Savings Programs Income Standards

Type of Medicare Program	Monthly Income (Individual)	Monthly Income (Couple)
Program 1 QMB	Up to \$1,454	Up to \$1,959
Program 2 SLMB	Up to \$1,585	Up to \$2,136
Program 3 QI-1	Up to \$1,820	Up to \$2,453
Program 4 QDWI	Up to \$2,628	Up to \$3,546

Effective 4/1/2025

\*The QDWI program for the working disabled has special earned income deductions so you will need to call for assistance in determining eligibility for this program.

## How Do I Apply?

It's easy! Contact your local Community Services Office (CSO).

- Find a CSO near you: [dshs.wa.gov/office-locations](https://dshs.wa.gov/office-locations)  
**OR**
- On the Internet, go to this website: [washingtonconnection.org/home/](https://washingtonconnection.org/home/)  
**OR**
- You can call the Health Care Authority at 1-800-562-3022, extension 16129 to have an application mailed to you.

## If you are a medicare beneficiary

You may be eligible for a program that could save you more than \$2,200 a year. Medicare Savings Programs help eligible people by paying Medicare premiums, deductibles and other Medicare-related costs. You can have either standard Medicare or a Medicare managed care plan. Applying is easy.

Call today for information and assistance — you could be putting money back in your pocket!

## What types of expenses are covered?

Medicare Savings Programs may cover the following:

- Part A premiums
- Part B premiums
- Medicare co-insurance
- Medicare deductibles

## How do I find out if I qualify?

Thousands of people in Washington State qualify for a Medicare Savings Program. To find out if you might qualify, look at the income chart in this flyer. If your monthly income is at or below any of the levels on the chart above, you may qualify for one of the Medicare Savings Programs.

## Will these benefits affect my estate?

No, there is no estate recovery for Medicare Savings Programs.



If you need an accommodation, or require documents in another format or language, please call 1-800-562-3022 (TRS: 711)