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Centers for Medicare & Medicaid Services
7500 Security Boulevard
Baltimore, Maryland 21244-1850

You could save up to $799 a year in Medicare expenses. See inside for details…

The Medicare Savings Programs

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Follow the three steps inside to find out how

CMS
CENTERS for MEDICARE & MEDICAID SERVICES

The Medicare Savings Programs
www.medicare.gov

Step 1

Learn about programs that can put money back in your pocket

States have programs that are part of the state medical assistance program that save up to $799 each year in Medicare expenses, and in some cases more for millions of people who have Medicare Part A and who have limited income and resources. These programs can pay Medicare premiums and may also pay Medicare deductibles and coinsurance. Many people use the extra money to help pay for living expenses, medicine, or other things they need.

But, many of the people who can get this money never even apply. Are you one of them?

Step 2

Answer "**YES**" to three important questions

1. Do you have Medicare Part A, also known as hospital insurance?

If you're not sure, look on your red, white, and blue Medicare insurance card or call Social Security toll-free at **1-800-772-1213** or TTY/TDD

Step 2 *continued*

1-877-772-7003. If you must pay for Medicare Part A but you cannot afford it, you should continue with question two because there is a program that may pay the Medicare Part A premium for you.

2. Are you an individual with a monthly income of less than $1,068* or a couple with a monthly income of less than $1,426*?

3. Are you an individual with resources of $4,000 or less or a couple with resources of $6,000 or less?

Resources include things like money in a checking or savings account, stocks, bonds and the combined face value of your life insurance policy if it is $1,500 or more. When you're figuring out resources, do NOT include a home, a car, burial plots, up to $1,500 for burial expenses or furniture.

Note: If you have a disability and lost your Medicare because you returned to work and are eligible to purchase Medicare Part A benefits, you should also apply.

*Income limits increase slightly each year.

Step 3

Call to get more information

It's very important to call if you think you qualify for any of these savings, even if you are not sure.

Call your nearest state medical assistance office. You can find the number in the phone book under Medicaid, Social Services, Medical Assistance, Human Services, or Community Services.
Or, call Medicare's 24-hour helpline toll-free at **1-800-Medicare (1-800-633-4227)**. When you call, ask for information on the **Medicare Savings Programs** or visit **www.medicare.gov**. TTY users should call **1-877-486-2048**.

Call today and ask about the Medicare Savings Programs!

There is also a program available that can provide insurance for children under the age of 19. Call 1-877-KIDS NOW (1-877-543-7669) for more information.