

A photograph of several wooden blocks arranged to spell out 'MSP' on a dark wooden base, with many other wooden blocks scattered around on a light-colored surface.

Medicare Savings Program

More Mainers Can Get Help Paying for Medicare

January 2025

The **Medicare Savings Program (MSP)** helps pay monthly Medicare premiums and out-of-pocket costs. People who are eligible for Medicare Part A may qualify for MSP.

There are two levels of MSP coverage. Eligibility depends on monthly income.

Depending on household income, MSP can help pay:

- Medicare Part B monthly premiums (physician and other medical care)
- Certain Medicare deductibles and co-pays and co-insurance

People with MSP qualify for the [Extra Help Program](#) which helps by lowering:

- Medicare Part D monthly premiums (prescription drugs)
- Medicare Part D Donut Hole costs
- Medicare Part D out-of-pocket costs

Click [here](#) to learn more about the Extra Help Program.

A person who qualifies for this coverage is referred to as a Qualified Medicare Beneficiary (**QMB**).

Some people with higher income may qualify for help paying for Medicare Part B and Part D premiums, and the Part D donut hole and deductible. People who qualify for this level of help are referred to as Qualified Individuals (**QI**).

The monthly income limits for the Medicare Savings Program (QMB and QI) are below. Some income can be reduced when applying for MSP (for example \$75 for a single person or \$100 for a married couple can be deducted).

	Monthly Income Limits	
	QMB	QI
Single	\$2,413	\$3,261
Couple	\$3,261	\$4,407

There is no asset test or estate recovery requirements for the Medicare Savings Program.

Married couples with income greater than the amounts listed above may still be eligible. \$484 may be deducted from the income of the spouse who has lower medical costs to reduce the couple's income.

MORE 

Maine's Consumer Assistance Program
1-800-965-7476



**Consumers for
Affordable
Health Care**



mainecahc.org

PO Box 2490 Augusta, Maine 04338

Medicare Savings Program (MSP) Coverage Levels		
X indicates Medicare cost may be lowered at QMB or QI level	QMB	QI
Medicare Part A Premium	X	
Medicare Part A Deductible	X	
Medicare Part A Co-Insurance	X	
Medicare Part B Premium	X	X
Medicare Part B Deductible	X	
Medicare Part B Co-Pay	X	
Medicare Part B Co-Insurance	X	
The <u>Extra Help Program</u> (Medicare Part D Assistance)*		
Medicare Part D Premium	X	X
Medicare Part D Deductible	X	X
Medicare Part D Donut Hole	X	X
Medicare Part D Co-Pay	X	X
Maine RX	X	X

*The [Extra Help Program](#) reduces Medicare Part D Prescription and Co-Pay costs

MSP waives Medicare lifetime penalties (higher premiums due to late enrollment in Medicare may be reduced).

[Maine’s Drugs for the Elderly Program](#) (DEL) helps with medication costs for older Mainers (age 62 and over) and Mainers (age 19 and older) with a disability.

For more information call the [Consumer Assistance Program HelpLine](#) (mainecahc.org/consumer-assistance) at Consumers for Affordable Health Care: [1-800-965-7476](tel:1-800-965-7476).

Apply for MSP online at [My Maine Connection](#) (mymaineconnection.gov). Mainers can also download and print a [MaineCare application](#) (maine.gov/dhhs/ofi/applications-forms) from the Maine DHHS Application and Forms webpage. Once completed, the application can be mailed, emailed or faxed to the Maine Department of Health and Human Services.

Mail: Office of Family Independence
 State of Maine – DHHS
 114 Corn Shop Lane
 Farmington, Maine 04938
 Email: Farmington.dhhs@maine.gov
 Fax: [1-207-778-8429](tel:1-207-778-8429)

For more information and help with applications:

- [Consumer Assistance Program HelpLine](#) (mainecahc.org/consumer-assistance) at Consumers for Affordable Health Care: [1-800-965-7476](tel:1-800-965-7476).
- [Area Agencies on Aging](#) (maine4a.org) statewide, toll-free number to connect with a local Area Agency on Aging: [1-877-353-3771](tel:1-877-353-3771). Listen for your county to be connected to the Agency that helps people in your area.