



2025 Medicare Savings Program and “Extra Help” Limited Income Subsidy fact sheet

Medicare Savings Program | State help with federal support

Program and monthly gross income limits	Asset test	Part B premium paid	Retroactive 90 days from eligibility date	Covers medical deductibles, co-pays and coinsurance	Drug help through “Extra Help”
Qualified Medicare Beneficiary (QMB) Single: \$1,325 Couple: \$1,783					<ul style="list-style-type: none"> • Drug co-pay \$4.90 generic / \$12.15 brand for up to 90-day refills • No deductible • No coverage gap • No catastrophic co-pay • Rx premium \$0 if enrolled in a benchmark PDP • 2025 premium benchmark is \$26.15
Specified Low-Income Medicare Beneficiary (SMB/SLMB) Single: \$1,585 Couple: \$2,135					
Specified Low-Income Medicare Beneficiary (SMF/QI) Single: \$1,781 Couple: \$2,400					
“Extra Help” ONLY Single: Less than \$1,976 Couple: Less than \$2,664 Asset test limits (includes savings, investments, 401k etc.): Single: \$17,660 Couple: \$35,130					