

Get help paying for Medicare

Information for American Indians & Alaskan Natives
See if you qualify for a Medicare Savings Program and/or Extra Help!

Two programs that may help you save on Medicare

If you're enrolled in Medicare, you may qualify for programs to help you save \$185/month, whether you have Original Medicare or a Medicare Advantage plan -- and applying is easy:

1. The Medicare Savings Programs

If you qualify, Medicare Savings Programs may cover:

- Part A premiums
- Medicare copayments
- Part B premiums
- Medicare deductibles

Medicare Savings Programs for help with Medicare Parts A & B costs (Effective April 1, 2025)

	INCOME less than:
Single person	\$1,820 per month
	\$21,840 per year
Couple	\$2,453 per month
	\$29,436 per year

NOTE: There is no resource/asset test for the MSPs. This means you won't be asked to verify any resources such as bank account balances.

2. Extra Help (also called Low-Income Subsidy)

If you qualify, Extra Help for Medicare Part D prescription drug coverage covers:

- Premiums
- Some copay costs
- Deductibles
- Donut hole/coverage gap

Extra Help for Medicare Part D (Effective February 2025)

	INCOME less than:	RESOURCES less than:
Single person	\$1,976 per month	\$17,600
	\$23,712 per year	
Couple	\$2,664 per month	\$35,130
	\$31,968 per year	

NOTE: People who work may have even higher incomes than what these charts show. For both programs, resources do not include the home you live in and one car.

What counts as income and resources?

Income includes earnings, Social Security payments, pension payments and cash assistance.

It doesn't include food, housing or home energy assistance; up to \$2,000 per year an American Indian/Alaska Native receives from individual interests in trusts or restricted lands; or payments to specific Indian Tribe members as provided by federal legislation.

Resources include money in a checking or savings account, retirement account, stocks, bonds or real estate other than your primary residence.

It doesn't include your house, car, furniture, clothing, household items, land held in trust for an individual or Tribe, or funds held in trust by the Secretary of the Interior for an Indian Tribe and distributed per capita to tribal members.

Continued on back

Want to apply or need more information?

Call our Insurance Consumer Hotline at 1-800-562-6900 and ask to speak with a Statewide Health Insurance Benefits Advisors (SHIBA) volunteer in your local county - we're a free and unbiased service.

You can also visit us on the web at www.insurance.wa.gov/shiba.

Medicare Part B preventive benefits

If you have Medicare Part B, take advantage of some of Medicare's preventive benefits with no out-of-pocket costs to you. Here are just some of the preventive services Medicare offers:

- Annual Wellness visit
- Bone mass measurements
- Breast cancer screening
- Cardiovascular screening
- Colorectal cancer screening
- Diabetes self-management training
- Flu shots
- Obesity screening and counseling
- Smoking and tobacco-use cessation counseling

See Medicare.gov or your Medicare & You book for a full list of preventive benefits.

NOTE: Additional provider tests or services could add costs. You must meet coverage criteria, so be sure to check with your medical provider for more information before you run these or other tests and services.

About SHIBA

SHIBA is part of the Washington state Office of the Insurance Commissioner's consumer protection services. We provide free, unbiased and confidential help with Medicare and health care choices.



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1-800-562-6900
www.insurance.wa.gov/get-help-medicare