

Medicare Savings Program

More Mainers Can Get Help Paying for Medicare

Current as of OCT2026

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

Visit www.medicare.gov/basics/costs/help/drug-costs 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 example $75 for a single person or $100 for a married couple can be deducted.

	Monthly Income Limits	
	QMB	**QI**
Single	$2,461	$3,325
Couple	$3,337	$4,509

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. $497 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 **Extra Help Program** (Medicare Part D Assistance)*		
Medicare Part D Premium	X	X
Medicare Part D Deductible	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.

How to Apply:

Apply online at **My Maine Connection** (mymaineconnection.gov).

Mainers can also download and print a **MaineCare application** from the Maine DHHS Application and Forms webpage (maine.gov/dhhs/ofi/applications-forms).

Once completed, the application can be mailed, emailed or faxed.

Mail Completed Applications to:
Office for Family Independence
State of Maine – DHHS
114 Corn Shop Lane
Farmington, Maine 04938

Email: **farmington.dhhs@maine.gov**
Fax: **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**.

- **Area Agencies on Aging** (maine4a.org) statewide, toll-free number to connect with a local Area Agency on Aging: **1-877-353-3771**. Listen for your county to reach the Agency in your area.