



2023 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: \$1,235 Couple: \$1,663					<ul style="list-style-type: none"> • Drug co-pay \$4.15 generic / \$10.35 brand • No drug deductible • No coverage gap • Catastrophic co-pay \$0 • Rx premium \$0 if enrolled in a benchmark PDP • 2023 premium benchmark is \$41.03
Specified Low-Income Medicare Beneficiary (SMB/SLMB) Single: \$1,478 Couple: \$1,992					
Specified Low-Income Medicare Beneficiary (SMF/QI) Single: \$1,660 Couple: \$2,239					
“Extra Help” ONLY Single: Less than \$1,844 but more than \$1,660 Couple: Less than \$2,485 but more than \$2,239					<ul style="list-style-type: none"> • Drug co-pay no more than 15% • Catastrophic \$4.15 generic / \$10.35 brand • Rx premium 25-100% subsidy • \$104 deductible

*Asset test limits (savings, investments, 401k etc.):
 Single: \$16,660 Couple: \$33,240