

## Medicare Savings Programs

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### Qualified Medicare Beneficiary (QMB, also known as “Quimby”) Program

QMB can *pay more than \$2,400 a year* in Medicare Part B premiums, *set at \$202.90* per month for most beneficiaries in 2026, and possibly thousands of dollars a year in deductibles, copayments, and coinsurance.

To be eligible for QMB in New York a person must:

- Be currently enrolled in the Medicare program; and
- Have gross monthly countable income up to \$1,836 a month (or \$2,489 for a couple) in 2026.
- No asset limit for QMB.
- A person can be eligible for both QMB and Medicaid.

### Qualified Individual - 1 (QI-1)

QI-1 pays for the Part B premium, but does not pay for deductibles, copayments, or coinsurance. To be eligible for QI-1 a person must:

- Be currently enrolled in the Medicare program; and
- Have gross monthly countable income greater than \$1,836 and up to \$2,474 per month (or greater than \$2,489 and up to \$3,355 for a couple) in 2026.
- No asset limit for QI-1.
- A person cannot be eligible for both QI-1 and Medicaid (must choose one or the other).

### Countable Income and Resources

If an individual has unearned income, it is reduced by the \$20 general income exclusion. Earned income does not include the first \$65 per month (or \$85 per month if no unearned income), impairment related work expenses, and one-half the remainder when calculating countable gross income (if statutorily blind, blind work expenses are also deducted). ***Be sure the Medicaid agency applies the earned income exclusions, as these budgeting rules are often overlooked.***

### How to Apply for a Medicare Savings Program

- An application can be filed with the Medicaid agency at your County Department of Social Services, or the Human Resources Agency in New York City.
- Call the Medicaid Helpline at 800-541-2831 to find your local Medicaid office.
- The Medicare Rights Center may be able to help eligible New Yorkers apply for a Medicare Savings Program. Call them at 800-333-4114.

The State Department of Health also refers to Medicare Savings Plans as “Medicare Premium Payment Programs.” See State Administrative Directive 00 OMM/ADM-7 at

[https://www.health.ny.gov/health\\_care/medicaid/publications/docs/adm/00adm7.pdf](https://www.health.ny.gov/health_care/medicaid/publications/docs/adm/00adm7.pdf).

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