

Medicare Savings Programs

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.

Note: This document is produced, printed, and disseminated at U.S taxpayer expense. One hundred percent of the funding for this document is through a Social Security cooperative agreement that funds our Western NY Work Incentives Planning and Assistance (WIPA) Project. Although Social Security reviewed this document for accuracy, it does not constitute an official Social Security communication.