INSURED AMERICAN & FAMILY

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Dual-Eligible, Medicare + Medicaid Together

How to qualify for help paying your Medicare costs

If your income is limited, you may be leaving thousands on the table.

WHAT IT IS

"Dual-eligible" means you qualify for both Medicare AND Medicaid, or one of the Medicare Savings Programs (MSPs) that pay your Medicare premiums and cost-sharing. When you have both, Medicare pays first and Medicaid or the MSP fills in the gaps. Most people who qualify never apply because they don't know they qualify. The income limits are often more generous than people assume.

THE FOUR HELP PROGRAMS (2026)

QMB, Qualified Medicare Beneficiary
Monthly income < $1,350 single / $1,824 couple

SLMB, Specified Low-Income MB
Under $1,616 single / $2,184 couple

QI, Qualifying Individual
Under $1,816 single / $2,455 couple

Full Medicaid
Income limits vary by state, most generous program

Asset limits apply
Roughly $9,950 single / $14,910 couple; vary by program

WHAT QUALIFYING UNLOCKS

Part A and B premium relief
QMB pays both; SLMB and QI pay Part B premium

Deductibles and coinsurance
QMB also covers Medicare cost-sharing

Automatic LIS / Extra Help
MSP enrollment auto-qualifies you for Part D Extra Help

D-SNP eligibility
Access to Dual-Eligible Special Needs MA plans

Late-enrollment penalty relief
Once enrolled, penalties stop accruing

THE 3 THINGS PEOPLE GET WRONG

1. **"I won't qualify because I own my home."**
The home you live in usually doesn't count toward asset limits. Your primary residence, one car, household goods, and most retirement accounts are excluded. The INCOME those assets generate can count, but the asset itself usually doesn't.

2. **"I make too much to qualify."**
Run the numbers first. The QI program (easiest to qualify for) has a 2026 monthly income limit of $1,816 single / $2,455 couple. Some states use higher limits. Households living on Social Security alone often qualify and don't realize it.

3. **"It's not worth the paperwork."**
Annual savings range from about $2,400 (Part B premium covered, QI program) to $5,000+ for QMB (premiums + deductibles + coinsurance), plus LIS/Extra Help cuts Part D drug copays to a few dollars per prescription. Multi-year savings can hit five figures.

HOW TO APPLY

Apply through your STATE Medicaid agency, not Social Security, not Medicare. Each state runs its own application. Bring: proof of income (Social Security statement, pension docs, any earnings), proof of resources (bank statements, retirement account balances), Medicare card, photo ID, and citizenship or lawful-presence documentation. Approval typically takes 30 to 90 days, and benefits usually backdate to the month of application, so apply EARLY in the month if you can.

Think you might qualify for Medicare help? Call or text Craig,
I'll run the numbers and help walk you through the application.

Don't go underinsured when you can be Insured AF.

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