

2025
Medicaid and the Medicare Savings Programs
New York State Department of Health
Office of Health Insurance Programs

THE FOLLOWING PROGRAMS ADMINISTERED BY LOCAL DEPARTMENTS OF SOCIAL SERVICES AND THE HUMAN RESOURCES ADMINISTRATION IN NEW YORK CITY CAN ASSIST INDIVIDUALS/COUPLES IN PAYING FOR THEIR MEDICARE PREMIUMS.

Full Medicaid for Dual Eligibles (Individuals eligible for both Medicare and Medicaid): This program pays for a wide range of medical care, services and supplies as well as premiums, coinsurance and deductible payments for Medicare beneficiaries. The 2025 income and resource requirements for those applicants who are aged (65 or over), certified blind or certified disabled are:

	Income at or Below	Resources at or Below
Single:	\$1,800 per month	\$32,396
Couple	\$2,433 per month	\$43,781

Note: Medicaid allows a \$20 deduction from applicant's gross monthly income when calculating eligibility for MSP. The income listed below reflects the \$20 monthly SSI general income disregard.

Qualified Medicare Beneficiary Program (QMB): This program can pay for the Medicare Part A and/or Part B premium. An individual can be eligible for QMB only or QMB and Medicaid. This program also pays for the Medicare Parts A and B coinsurance and deductibles. The 2025 income requirements for this program are:

	Income at or Below	(138% FPL + \$20)
Single	\$1,800 per month	
Couple	\$2,433 per month	

Qualifying Individual (QI): This program pays for the Medicare Part B premium only. Individuals cannot be eligible for QI and Medicaid. The applicant must have Medicare Part A. States are allotted money for this program on a yearly basis. The 2025 income requirements for this program are:

	Income Below	(186% FPL + \$20)
Single	\$2,426 per month	
Couple	\$3,279 per month	