



**Department of
Insurance**

Senior Health Insurance
Information Program

Ohio Senior Health Insurance Information Program (OSHIIP)

**Provides free information
and education to people covered by
Medicare and their caregivers.**

Email: oshiipmail@insurance.ohio.gov

Call 800-686-1578

Ohio Department of Medicaid (ODM)

**Provides health care coverage to
those with limited income.**

Apply at benefits.ohio.gov

Call 800-324-8680

Visit medicaid.ohio.gov

Get Covered Ohio

**Provides free health insurance
navigator services and assistance.**

Call 833-628-4467

Contact the Ohio Senior Health Insurance Information Program (OSHIIP)

50 West Town Street
Suite 300
Columbus, Ohio 43215

800-686-1578

insurance.ohio.gov/oshiip

Email: oshiipmail@insurance.ohio.gov

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SHIP

State Health Insurance
Assistance Program

**This publication was
supported by the Ohio
Department of Insurance with
financial assistance, in whole
or in part, through a grant
from the Administration for
Community Living.**

January 2025



**Department of
Insurance**

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Information Program

Ohio Medicare Savings Programs

2025 - 2026

Financial Assistance Programs for People
Covered by Medicare

**Ohio Senior Health Insurance
Information Program (OSHIIP)**

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Medicare Savings Programs

Also known as Medicare Premium Assistance Programs (MPAP)

If you do not qualify for full Medicaid, you may qualify for other assistance programs. There are four kinds of Medicare Savings Programs that help those with low income and asset levels pay for health care coverage. Note: You must meet certain income and asset limits to qualify for these programs. QMB, SLMB, QI and QDWI programs are not subject to Estate Recovery.

Medicaid

Medicaid helps with medical costs and other services for some people with limited income and resources.

- All deductibles and coinsurance that Medicare does not pay.
- Medicare Part B premium: \$185.00/month for most people in 2025.

Medicaid Eligibility

	Single	Married
Monthly Income:	\$987	\$1,470
Total Resources:	\$2,000	\$3,000

Qualified Medicare Beneficiary (QMB)

The QMB program serves as a free Medicare supplement policy. QMB pays:

- All deductibles and coinsurance that Medicare does not pay.
- Medicare Part B premium: \$185.00/month for most people in 2025.

QMB Eligibility

	Single	Married
Monthly Income:	\$1,325	\$1,783
Total Resources:	\$9,660	\$14,470

Specified Low Income Medicare Beneficiary (SLMB)

The SLMB program has higher limits than QMB. Once you qualify, SLMB pays:

- Medicare Part B premium: \$185.00/month for most people in 2025.
- Retroactive Part B premium amounts for each of the past three months.

SLMB Eligibility

	Single	Married
Monthly Income:	\$1,585	\$2,135
Total Resources:	\$9,660	\$14,470

Qualified Individual (QI)

Medicaid, QMB and SLMB are guaranteed for those who qualify, but QI benefits are limited.

QI pays the Medicare Part B premium: \$185.00/month for most people in 2025.

QI Eligibility

	Single	Married
Monthly Income:	\$1,781	\$2,400
Total Resources:	\$9,660	\$14,470

Note: Income amounts include \$20 monthly income disregard.

Qualified Disabled and Working Individuals (QDWI)

If you are under age 65, disabled, and no longer entitled to free Medicare Hospital Insurance Part A solely because you successfully returned to work, you may be eligible for a program that helps pay your Medicare Part A monthly premium.

To find out more about this program, contact your county Department of Job & Family Services office.

Applying for Benefits

The Medicaid application determines eligibility to receive benefits from any of the programs listed on this brochure.

- Get the application from your county Department of Job & Family Services. Complete and return it in person or by mail.
- An interview may be required. A friend or family member can accompany you.
- An authorized representative can go to the interview in your place.
- Benefits cannot be denied due to non-attendance at the interview.