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

An Equal Opportunity Employer

SHIP
State Health Insuranc
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.

Department of Insurance
Senior Health Insurance Information Program

Ohio Medicare Savings Programs

2026 - 2027

Financial Assistance Programs for People Covered by Medicare

Ohio Senior Health Insurance Information Program (OSHIIP)

800-686-1578

insurance.ohio.gov/oshiip

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: $202.90/month for most people in 2026.

Medicaid Eligibility

	Single	Married
Monthly Income:	$1,014	$1,511
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: $202.90/month for most people in 2026.

QMB Eligibility

	Single	Married
Monthly Income:	$1,350	$1,824
Total Resources:	$9,950	$14,910

Specified Low Income Medicare Beneficiary (SLMB)

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

- Medicare Part B premium: $202.90/month for most people in 2026.
- Retroactive Part B premium amounts for each of the past three months.

SLMB Eligibility

	Single	Married
Monthly Income:	$1,616	$2,184
Total Resources:	$9,950	$14,910

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: $202.90/month for most people in 2026.

QI Eligibility

	Single	Married
Monthly Income:	$1,816	$2,455
Total Resources:	$9,950	$14,910

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.