

Medicare Affordability Made Simple

Understanding your options to manage health care costs

Navigating Medicare costs can be challenging.

If you are concerned about how to afford your premiums, prescriptions, or other health care expenses, you're not alone. Fortunately, there are several programs that may help lower your out-of-pocket costs, depending on your income, health needs, and type of Medicare coverage.

This guide provides a clear overview of available support options so you can make confident, informed choices about your care.

Your Options at a Glance¹

Note: If you're already receiving benefits from Social Security, you'll be automatically enrolled in Original Medicare starting the first day of the month you turn 65.

Explore the additional or alternative programs below that you may be eligible for.

Program	What it helps pay for	Eligibility snapshot
Medigap (supplement) Click here to learn more	Deductibles, coinsurance, copays Note: Medigap requires a monthly premium, which varies by plan	You have Original Medicare and want extra help covering out-of-pocket costs
Medicare Savings Programs Click here to learn more	Premiums for hospital and/or medical care (Part A and/or Part B) and out-of-pocket costs, such as deductibles, coinsurance, and copayments	You have limited income or resources
Extra Help Click here to learn more	Premiums for prescription drug coverage (Part D), deductibles, and copays	You already receive Medicaid, Supplemental Security Income, or meet low income/resource thresholds
Medicare Advantage Click here to learn more	Part A and B coverage, just like Original Medicare, as well as other benefits like Part D, vision, or dental coverage, depending on the plan Note: Medicare Advantage may require a monthly premium, which varies by plan	You must be eligible for Medicare and may prefer an option that includes Part A, B, and other benefits in one plan

Medigap: Supplemental Coverage for Original Medicare

This section may be helpful if you:



Choose Original Medicare (Parts A and B)



Can afford a monthly premium



Prefer to have low or no copay for medicines administered in a doctor's office

Medigap, or Medicare Supplement Insurance, is additional insurance you can purchase from a private insurance company that **helps cover some of the out-of-pocket costs that Original Medicare doesn't pay for, including deductibles, copays, and coinsurance.** Medigap generally does not cover long-term care, vision and dental care, hearing aids, eyeglasses, and private-duty nursing.¹

What you should know:

- You **must be enrolled in Original Medicare** (Parts A and B) to be eligible for Medigap¹
- **If you are enrolled in a Medicare Advantage plan, you are not eligible for Medigap¹**
- You have a **one-time 6-month Medigap Open Enrollment Period that starts the first month you have Medicare Part B and are 65 years of age or older.** During this time, you can buy any Medigap plan without being denied or charged more because of pre-existing health issues. **After this period, getting a Medigap plan may be harder or more expensive^{1,2}**

[Click here for more information about Medigap policies, what they cover, and how they work](#)

Medicare Savings Programs

This section may be helpful if you:



Have Original Medicare (Parts A and B)



Have limited income and resources

If you meet certain income and resource limit requirements, **you may get help paying your Part A** (hospital insurance) **and Part B** (medical insurance) **premiums** from your state through a Medicare Savings Program. A **Medicare Savings Program** may also pay your Part A and Part B deductibles, coinsurance, and copays if you qualify.¹

You must apply for the Medicare Savings Programs through your state, which will determine your eligibility.¹

Program 1 Qualified Medicare Beneficiary (QMB) Program³

The QMB program helps low-income people with limited resources pay for Part A premiums and Part D premiums, deductibles, coinsurance, and copays. You will also get Extra Help paying for prescription drugs.

Additional programs on next page.

Medicare Savings Programs (cont'd)

Program 2 Specified Low-Income Medicare Beneficiary (SLMB) Program³

The SLMB program may help individuals who have slightly higher incomes than those eligible for the QMB program but still have low income and limited resources. The SLMB program pays Part B premiums if you are enrolled in both Part A and Part B. You will also get Extra Help paying for prescription drugs.

Program 3 Qualifying Individual (QI) Program³

The QI program may help individuals who have slightly higher incomes than those eligible for the SLMB program but are still low-income with limited resources. The QI program pays Part B premiums if you are enrolled in both Part A and Part B. You will also get Extra Help paying for prescription drugs. You must apply every year to maintain your placement in the QI program. States approve applications on a first-come, first-served basis, prioritizing those who received QI benefits the previous year.

Program 4 Qualified Disabled and Working Individuals (QDWI) Program³

The QDWI program helps pay for Part A premiums for individuals who have a disability, are working, or lost their social security disability benefits and Medicare premium-free Part A because they returned to work.

[Click here to learn more about the qualifications and enrollment for the Medicare Savings Programs](#)

Extra Help Program¹

This section may be helpful if you:



Have Original Medicare (Parts A and B)



Are enrolled in a Medicare Part D (drug coverage) plan



Have limited income and resources



Are enrolled in Medicaid, a Medicare Savings Program, or receive Supplemental Security Income

Individuals with **limited income and resources may get help** paying their Medicare Part D (drug coverage) premiums, deductibles, coinsurance, and other costs. Some people will get **Extra Help** automatically, while others have to apply.

If you have full Medicaid coverage, help paying Part B premiums from a Medicare Savings Program, or SSI payments from Social Security, **you'll get Extra Help automatically.**

[Click here for more information on the Extra Help program](#)

Medicare Advantage

This section may be helpful if you:



Are eligible for Medicare



Prefer an all-in-one bundled plan with a maximum out-of-pocket limit of \$9,350 for in-network services⁴

Medicare Advantage plans are **offered by private insurance companies and cover everything Original Medicare does**. Many also include **prescription drug coverage** and may offer extra benefits like **dental** or **vision**.¹

Costs such as **premiums, deductibles, and copays vary widely by plan**, but the right Medicare Advantage plan can be an **affordable option** for some patients.

What you should know:

- Medicare Advantage plans usually have a network of local doctors and hospitals. Care outside the network may not be covered¹
- Plans are rated on a 5-star scale for quality and performance. Choosing a plan with 4 or 5 stars may mean better service and care¹
- Some plans with lower monthly premiums may have higher out-of-pocket costs when you need care⁵
- If you join a Medicare Advantage plan, you can't use a Medigap (Medicare Supplement) plan to help with costs¹

[Click here for more information on Medicare Advantage plans and how they differ from Original Medicare](#)

Additional Support: Medicaid

If you have Medicare and qualify for full Medicaid, your state may:

- Pay your Part B monthly premiums
- Cover deductibles, coinsurance, and copayments
- Pay Part A premiums (if applicable)
- Cover some drugs and services Medicare does not cover

You'll also automatically get Extra Help with your prescription drug costs.

You can apply through your State Medical Assistance (Medicaid) office.

Take Action Toward Managing Costs

There are resources available at [medicareinfocus.com](https://www.medicareinfocus.com) to help make your Medicare coverage more affordable. You don't have to navigate this alone.

Here's what you can do today:



Talk to your health care provider, pharmacist, or caregiver
about cost concerns



Explore available programs
listed in this brochure
and plan to apply if eligible



Take a look at the Medicare Plan Finder tool
to compare Medicare plans
available in your area*



Contact your local State Health Insurance Assistance Program (SHIP)
for free, personalized help

*Site allows you to research Original Medicare with Medigap and Medicare Advantage plan options, including Part B coverage details.

References: 1. Centers for Medicare & Medicaid Services. Medicare & You 2025. Medicare.gov. Accessed July 28, 2025. <https://www.medicare.gov/publications/10050-medicare-and-you.pdf> 2. Centers for Medicare & Medicaid Services. Get ready to buy. Medicare.gov. Accessed August 4, 2025. <https://www.medicare.gov/health-drug-plans/medigap/ready-to-buy> 3. Centers for Medicare & Medicaid Services. Medicare Savings Programs. Medicare.gov. Accessed July 30, 2025. <https://www.medicare.gov/basics/costs/help/medicare-savings-programs> 4. Ochieng N, Freed M, Biniek JF, Damico A, Neuman T. Medicare Advantage in 2025: premiums, out-of-pocket limits, supplemental benefits, and prior authorization. KFF. Published July 28, 2025. Accessed July 30, 2025. <https://www.kff.org/medicare/issue-brief/medicare-advantage-premiums-out-of-pocket-limits-supplemental-benefits-and-prior-authorization/#> 5. Centers for Medicare & Medicaid Services. Understanding Medicare Advantage plans. Medicare.gov. Accessed August 4, 2025. <https://www.medicare.gov/publications/12026-understanding-medicare-advantage-plans.pdf>

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