



# Saving Money on the Cost of Medicare

Your local SHIP counselors are here to help.

Health care costs can be high, but there are Medicare programs available that can help you save money. If you have Medicare and need help paying your bills, contact your local SHIP office to find out if you are eligible and to receive application assistance.

## Medicare Savings Programs (MSPs)

If you have limited income and savings, MSPs may help you pay for your monthly Part B premium. You may also qualify for help with other costs like Part A and Part B deductibles, coinsurance, and copayments.

## Extra Help

The Medicare Part D Extra Help program (sometimes called the Low Income Subsidy or LIS program) helps pay for your Medicare prescription drug coverage. If you qualify for Extra Help, your monthly premium will be lower or free, and you'll pay less at the pharmacy.

## Senior Prescription Drug Assistance Program (SPDAP)

If you aren't eligible for Extra Help, you may still qualify for SPDAP. SPDAP provides moderate-income Maryland residents who are eligible for Medicare and are enrolled in a prescription drug plan a subsidy to help cover the cost of Medicare Part D premiums.

## Maryland SHIP Offices

- Allegany County:** 301-783-1710
- Anne Arundel County:** 410-222-4077
- Baltimore City:** 410-396-2273
- Baltimore County:** 410-887-2059
- Calvert County:** 410-535-4606
- Caroline County:** 410-479-2535
- Carroll County:** 410-386-3800
- Cecil County:** 410-996-8174
- Charles County:** 301-934-9305
- Dorchester County:** 410-376-3662
- Frederick County:** 301-600-1234
- Garrett County:** 301-334-9431
- Harford County:** 410-638-3025
- Howard County:** 410-313-7392
- Kent County:** 410-778-2564
- Montgomery County:** 301-255-4250
- Prince George's County:** 301-265-8471
- Queen Anne's County:** 410-758-0848
- Somerset County:** 410-742-0505
- St. Mary's County:** 301-475-4200
- Talbot County:** 410-822-2869
- Washington County:** 301-790-0275
- Wicomico County:** 410-742-0505
- Worcester County:** 410-742-0505

Navigating Medicare can be complicated. SHIP can help.  
For more information, visit [Aging.Maryland.Gov/SHIP](http://Aging.Maryland.Gov/SHIP)



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