



2025 Costs at a Glance

Medicare Part A and B Costs for 2025

Part A Hospital Costs	Premium: \$0 – \$518 (<i>most people get premium-free Part A</i>)
	You Pay: <ul style="list-style-type: none"> \$1,676 deductible for each benefit period Days 1 – 60: \$0 per benefit period Days 61 – 90: \$419 per day of each benefit period Days 91 and beyond: \$838 per each “lifetime reserve day” after day 90 for each benefit period (<i>up to 60 days over your lifetime</i>) Beyond lifetime reserve days: all costs
Part B Doctor Costs	Standard Premium: \$185.00 per month for 2025 (<i>Will be more if your 2023 annual income is above \$106,000 (single) or \$212,000 (married)</i>)
	You Pay: <ul style="list-style-type: none"> \$257 deductible per year 20% of the Medicare-approved amount for most doctor services, outpatient therapy, and durable medical equipment

Rates for VIVA MEDICARE Plans with Premiums with Extra Help (LIS)

 Plan Premium Rate: \$103			 Plan Premium Rate: \$53		
LIS Percentage	Plan Premium	Drug Deductible	LIS Percentage	Plan Premium	Drug Deductible
100%	\$63.00	\$0	100%	\$13.00	\$0

2025 Costs at a Glance (Continued)

Programs that Assist with Medical Costs for 2025

SSI	Administered by Social Security. It provides full Medicaid coverage and services. SSI may also provide a monthly check.
QMB	Pays the Medicare Part B premium of \$185.00 each month as well as Medicare deductibles and coinsurance (similar to supplemental insurance). Prescription drugs are offered at a discounted rate. Recipients on QMB will receive a Medicaid card.
SLMB	Pays the Part B premium of \$185.00 and offers prescription drugs at a discounted rate.
QI-1	Pays the Part B premium of \$185.00 and offers prescription drugs at a discounted rate.
LIS	Helps with Medicare drug plan costs, including premium, deductible, and copayments on prescription medications.

QMB, SLMB, and QI-1 are Medicare Savings Programs administered by the Alabama Medicaid Agency. A person must be receiving Medicare benefits to be eligible for this assistance. Medicaid does not provide drug coverage for Medicare Savings Programs, but persons eligible are entitled to Extra Help subsidies to help pay for Medicare Part D premiums and deductibles.

SSI is a Social Security Program. You must call your local SSA to apply at 1-800-772-1213.

LIS is a Social Security Program. Qualified applicants can apply online, or SHIP has applications available.

2025 Monthly Income Limits

	SSI	QMB	SLMB	QI-1	LIS
Individual's Gross Monthly Income	\$1 – \$987	\$988 – \$1,325	\$1,326 – \$1,585	\$1,586 – \$1,781	\$1,782 – \$1,956
Individual's Resources	NOT OVER \$2,000	DOES NOT APPLY	DOES NOT APPLY	DOES NOT APPLY	NOT OVER \$17,600
Couple's Gross Monthly Income	\$1 – \$1,470	\$1,471 – \$1,783	\$1,784 – \$2,135	\$2,136 – \$2,400	\$2,401 – \$2,644
Couple's Resources	NOT OVER \$3,000	DOES NOT APPLY	DOES NOT APPLY	DOES NOT APPLY	NOT OVER \$35,130

Note: If both spouses are on Medicare, their combined income cannot exceed the couple income limit. If only one spouse has Medicare, then the Medicare spouse who is applying can have income of no more than the individual limit and the income of both spouses combined can be no more than the couple limit.