



Receive Help with MEDICARE Costs

Words to Know:

COINSURANCE

An amount you pay as your share of the cost for medical services after you meet your deductible. It is usually a percent, such as 20%.

COPAYMENT, COPAY

A set amount you pay each time you get a medical service or supply, like a doctor's visit, hospital visit or prescription drug. For example, you may pay \$10 for a doctor's visit and \$20 for a prescription drug.

DEDUCTIBLE

The amount you must pay for health care or prescriptions before Original Medicare, your prescription drug plan or your other insurance begins to pay.

PREMIUM

A premium is the monthly cost you pay for Medicare, a health plan, or prescription drug coverage.

Do you qualify?

1

Do you have Medicare?

YES

NO

2

If single, is your total monthly income less than \$1,719? If married, is your total monthly income less than \$2,309?

YES

NO

3

If single, are your total resources \$15,510¹ or less? If married, are your total resources \$30,950¹ or less?

YES

NO

¹Do not count home, vehicles, personal possessions, burial plots, irrevocable burial contracts or back payments from Social Security or SSI. The cash value of a life insurance policy is excluded up to \$1,500.

If you answered "YES" to all three questions, you may be eligible!

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THE MEDICARE SAVINGS PROGRAMS PAY:						
	Part A Premium	Part A Coinsurance	Part B Premium	Part B Coinsurance	Parts A&B Deductible	Eligible for LIS
QMB	✓	✓	✓	✓	✓	✓
SLMB			✓			✓
QI			✓			✓


Qualified Medicare Beneficiary (QMB) Program	
Monthly Income	Single = up to \$1,153 Married = up to \$1,546
Resources*:	Single = \$8,400^ Married = \$12,600^

Specified Low Income Medicare Beneficiary (SLMB) Program	
Monthly Income:	Single = \$1,379 Married = \$1,851
Resources*:	Single = \$8,400^ Married = \$12,600^

Qualified Individual (QI) Program	
Monthly Income:	Single = \$1,549 Married = \$2,080
Resources*:	Single = \$8,400^ Married = \$12,600^

*Resources exclude your home, vehicle and personal possessions. Other exclusions may apply. If you are within the income guidelines, please contact your area agency on aging to determine resource exclusions.

^Resources do not include a \$1,500 per person burial allowance.



Complete an application to see if you qualify for savings, even if your income and resources may be higher than listed.

LOW INCOME SUBSIDY/EXTRA HELP PROGRAM PAYS:			
	Part D Monthly Premium	Part D Deductible	Part D Copayment
Full Benefit	✓	✓	Up to \$3.95 generic/\$9.85 brand name
Partial Benefit 1	✓	\$99.00	Patient Pays 15% of cost
Partial Benefit 2	Portion of Premium	\$99.00	Patient Pays 15% of cost

Full Low Income Subsidy (LIS) /Extra Help	
Monthly Income:	Single = up to \$1,549 Married = up to \$2,080
Resources*:	Single = \$8,400^ Married = \$12,600^

Partial Benefit 1 LIS/Extra Help	
Monthly Income:	Single = \$1,549 Married = \$2,080
Resources*:	Single = between \$8,400-\$14,010^ Married = between \$12,600-\$27,950^

Partial Benefit 2 LIS/Extra Help	
Monthly Income:	Single = \$1,719 Married = \$2,309
Resources*:	Single = \$14,010^ Married = \$27,950^

For more information contact:

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