



Medicare Savings Programs

You may be paying too much for your Medicare coverage. A Medicare Savings Program might be a good thing to think about.

What is a Medicare Savings Program?

It is a State Medicaid program that can help pay for Medicare premiums and co-payments. If you are eligible for Medicare, you may also be eligible for one of the 4 Medicare Savings Programs (MSP). In some situations, you may be able to use them in addition to any Medical Assistance received. Your income will determine which, if any, program you qualify for.

What are the 4 Programs and the Requirements?

1. Qualified Medicare Beneficiary (QMB)

- Covers payment of Medicare Part A premiums (up to \$422/month)
- Covers payment of Medicare Part B premiums
 - If Social Security withholds your part B premium and your income is \$85,000 or less (\$170,000 if married) your premium is about \$134.
- Covers payment of Medicare cost-sharing (co-payments and deductibles) for Medicare services provided by Medicare-eligible providers



You are eligible for QMB if:

- you are enrolled in or eligible to enroll in Medicare Part A
- your income is at or below \$1,032 per month (\$1,392 per month if you are married)
- your assets are less than \$10,000 (\$18,000 for a married couple)

2. Service Limited Medicare Beneficiary (SLMB)

- Covers payment of Medicare Part B premiums (about \$134)

You are eligible for SMLB if:

- you are enrolled in or eligible to enroll in Medicare Part A or eligible to enroll in Medicare Part B
- your income is at or below \$1,234 per month (\$1,666 per month if you are married)
- your assets are less than \$10,000 (\$18,000 for a married couple)



3. Qualified Individuals (QI)

- Covers payment of Medicare Part B premium
- This program has limited funding, it is first come first served basis.

You are eligible for QI if:

- you are enrolled in or eligible to enroll in Medicare Part A or eligible to enroll in Medicare Part B
- your income is at or below \$1,386 per month (\$1,872 per month if you are married)
- your assets are less than \$10,000 (\$18,000 for a married couple)

NOTE: Be clear that you want a Medicare Savings Program. Sometimes a county will enroll you in Medical Assistance with a high spenddown instead of the QI program.

If you do not have monthly out-of-pocket medical bills that are higher than your spenddown, the Medical Assistance Program will not help you.

4. Qualified Disabled and Working Individual (QDWI)

- Covers payment of Medicare Part A premiums (up to \$422/month)
- If you qualify for MA or MA for Employed Persons with Disabilities (MA-EPD,) you are not eligible for QDWI

You are eligible for QDWI if:

- you are employed
- you are under age 65
- you are blind or disabled
- you stopped being eligible for Social Security disability benefits and/or premium-free Medicare coverage because your income went over the amount allowed by Social Security.
- your income is at or below \$2,044 per month (\$2,764 per month for a married couple)
- your assets are less than \$4,000 (\$6,000 for a married couple)

How Do I Apply?

- Call or visit your county's welfare agency and ask for a combined application or a Health Care application.
- Fill out the application and return it with the required documentation to the county welfare agency. There is a list of what documents you need on the application.
- The agency will figure out if you are eligible.



Numbers and eligibility limits change from year to year. If your income goes up a little you should still apply. Check for changes at www.medicare.gov.

Find more fact sheets at www.lawhelpmn.org/LASMfactsheets

Find your local legal aid office at www.lawhelpmn.org/resource/legal-aid-offices

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