



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 \$437/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 \$144.60.
- 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 \$1,061 per month (\$1,430 per month if you are married) (*income limits change 7/1/2020*)
- 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 \$144.60)

You are eligible for SLMB 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 \$1,269 per month (\$1,711 per month if you are married) (*income limits change 7/1/2020*)
- your assets are less than \$10,000 (\$18,000 for a married couple)



3. Qualified Individuals (QI)

- Covers payment of Medicare Part B premiums (about \$144.60)
- 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 \$1,426 per month (\$1,924 per month if you are married) (*income limits change 7/1/2020*)
- 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 enrolls people 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 won't help you.

4. Qualified Working Disabled Individual (QWDI)

- Covers payment of Medicare Part A premiums (up to \$437/month)
- If you qualify for MA or MA for Employed Persons with Disabilities (MA-EPD,) you are not eligible for QWDI

You are eligible for QWDI if:

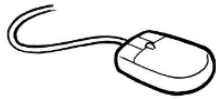
- you are employed
- you are under age 65
- you are blind or disabled
- you stopped being eligible for Social Security disability benefits and/or premium-free Medicare coverage because your income went over the amount allowed by Social Security.
- your income is at or below \$2,102 per month (\$2,839 per month for a married couple) (*income limits change 7/1/2020*)
- 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.
- Call the Senior LinkAge Line at (800) 333-2433 for more information.



Numbers and eligibility limits change from year to year. If your income goes up a little you should still apply. [Check for changes](https://mn.gov/dhs/) at <https://mn.gov/dhs/>.



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