

Medicare Saving Programs 2021

Medicare Savings Programs (MSP), also known as **Medicare Buy-In** programs or **Medicare Premium Payment** Programs, help people with Medicare (who do not qualify for Medicaid) pay for some of the costs of Medicare Part B.

To qualify for MSP, you must be eligible for or have Medicare Part A, receive Social Security benefits, and meet income guidelines.

There are three Medicare Savings Programs:

QMB: Qualified Medicare Beneficiary pays for Medicare's Part A and Part B premiums, deductibles and coinsurance.

- If you have QMB, you will have no coinsurance for Medicare-covered services you get from doctors who participate in Medicare and Medicaid or are in your Medicare Advantage Plan's network.
- There is no retroactive payment and it is effective the first of the month after application.
- An individual can be eligible for QMB only or for QMB and Medicaid.
- There is no asset test if applying for QMB only.

SLMB: Specified Low-income Medicare Beneficiary pays for Medicare's Part B Premium.

- Individuals can be eligible for SLMB only or for SLMB and Medicaid (with a spend-down).
- The individual must have Medicare Part A in order to be eligible for the program.
- SLMBs are retro-active three months before the first of the month of application.

QI-1: Qualifying individual Program pays for Medicare's Part B Premium.

- Individuals cannot be eligible for QI-1 and Medicaid.
- The individual must have Part A.
- QI-1 are retro-active three months before the first of the month of application, but not retroactive into previous calendar years.

Income Guidelines for Medicare Savings Program

Program	Federal Monthly Income Net Income		Asset Limits
	Individual	Couple	Individual/Couple
QMB	\$1094	\$1472	No Asset Test
SLMB	\$1308	\$1762	No Asset Test
QI-1	\$1469	\$1980	No Asset Test

QDWI: Qualified Disabled and Working Individual pays for Medicare Part A premium only for disabled worker under the age of 65 who lost Part A benefits because of return to work.

- Individual must eligible for or receiving Medicare Part A and B.
- An individual can be retro-active back to three months before the month of application, if income and resources were within limits.

QDWI	Income Below	Resources Below
Single	\$4379	\$4,000
Couple	\$5892	\$6,000

Erie County Department of Senior Services
Insurance Resource Center

Please Call **716-858-8526** for Information

Medicare Savings Program: Eligibility Worksheet

You may be eligible for the Medicare Saving Program (MSP) that will pay the Medicare Part B premium. **This program also automatically makes you eligible for the Low-Income Subsidy (LIS) that will help with Part D premiums, lower co-pays and elimination of the gap in coverage. Please call 858-8526 for help.**

Below is a worksheet to determine *net income* to qualify for MSP. Net Income will then determine possible MSP level of coverage: i.e. QMB; SLMB; QI-1. (see income guidelines sheet).

Medicare Savings Program: Eligibility Worksheet

Enter: Gross Income

Pension(s) _____
SSA (Including Medicare Part B Premium) _____
Other Income* _____
*(except bank interest) Total: _____

Subtract: Medical Premium(s)

Supplemental Premium or
Medicare Part D premium
(*amount over basic plan cost*) _____
Medicare Advantage Premium _____
Long Term Care Insurance _____
Dental Premium _____
Vision Premium _____
Minus Total: _____

Net Income Total: _____

If NET Income is less than:

Single: **\$1,469/mo.** or less
Married couple: **\$1,980/mo.** or less

THEN
APPLY FOR BENEFIT!
Call 716-858-8526