

Medicare Savings Programs

For people with disabilities

Agency Involved: Department of Health and Human Services (HHS)

The Department of Health and Human Services (HHS) protects the health of all Americans and provides essential human services for those who are least able to help themselves. HHS works closely with state and local governments, and many HHS-funded services are provided through state or county agencies, or through private organizations.

Summary

Medicare Savings Programs help people who do not qualify for Medicaid benefits by paying some or all of Medicare premiums. These assistance programs are available through both the federal and state governments.

People who qualify for a Medicare Savings Program are also eligible for the Prescription Drug Extra Help program. This program pays the premiums for a basic prescription drug plan and pays for most covered prescription medications (except for small co-pays).

More details available at:
[Medicare.gov resources](https://www.medicare.gov/resources)

Specific Benefits

There are four federal programs which individual states may offer as part of a Medicare Savings Program:

- Qualified Medicare Beneficiary Program (QMB)
- Specified Low-Income Medicare Beneficiary Program (SLMB)
- Qualifying Individual Program (QI) *(in Missouri called SLMB-2)*
- Qualified Disabled and Working Individuals Program (QDWI) *(not offered in Missouri)*

What they pay for

- **Qualified Medicare Beneficiary**
 - Medicare Part A (hospital insurance) monthly premium
 - Medicare Part B monthly premium
 - Other cost-sharing (like deductibles, coinsurance, and copayments)
- **Specified Low Income Medicare Beneficiary and Qualifying Individual Program**
 - Medicare Part B monthly premium
- **Qualified Disabled and Working Individuals Program (not available in Missouri)**
 - Medicare Part A (hospital insurance) premiums only

Prescription Drug Extra Help program (also called the Low Income Subsidy program (LIS))

This program reduces the cost of Medicare-covered prescriptions from a pharmacy. A person getting the Extra Help program can be enrolled in a Medicare-approved stand-alone prescription drug program or a Medicare Advantage plan with drug coverage. Anyone eligible for a Medicare Savings Program is also eligible for the Extra Help program.

The Extra Help program:

- Covers premiums for Medicare Part D basic plans
- Reduces co-pays
- Reduces or eliminates deductibles and coverage gap

The amount of help a person gets depends on their income and asset level. People with lower income and lower resources will get more assistance.

More details available at:

[Medicare.gov resources](http://www.medicare.gov/resources)
<http://www.missouriclaim.org/medicare/savings-programs>

Populations Served (eligibility)

(Specific dollar income levels are 2012 federal values and subject to change)

Individuals applying for Medicare Savings Programs must be ineligible for Medicaid.

- **Qualified Medicare Beneficiary**
 - Single – income below \$951, resources below \$7,080
 - Couple – income below (\$1,281 for 2013) (Up to the Federal poverty), resources below \$10,620
- **Specified Low Income Medicare Beneficiary**
 - Single - \$1,137, resources below \$7,080
 - Couple - \$1,533 (Up to 120% of the Federal poverty level) , resources below \$10,620
- **Qualifying Individual Program** (in Missouri, called SLMB-2)
 - Single - \$1,277
 - Couple - \$1,723 (up to 135% of the Federal)
 - Must reapply every year. Applications granted on first-come-first-served basis, with priority given to people who got the QI benefits the previous year.
- **Qualified Disabled and Working Individuals Program** (not available in Missouri)
 - Single - \$3,809, resources below \$4,000
 - Couple - \$5,129, resources below \$6,000

Prescription Drug Extra Help program

Anyone who qualifies for one of the Medicare Savings Programs above is also eligible for the Prescription Drug Extra Help program. However, people who have BOTH Medicare and Supplemental Security Income (SSI) OR Medicare and Medicaid will automatically get the Extra Help program and do not need to apply for it.

More details available at:

<http://www.ssa.gov/prescriptionhelp/>
<http://www.missouriclaim.org/medicare/savings-programs>

Definition of Disability

Disability status is not a factor in eligibility for Medicare Savings Programs.

Criminal History

A criminal record does not affect a person's eligibility for Medicare Savings Programs.

Substance Abuse

Substance abuse does not affect a person's eligibility for Medicare Savings Programs, although it may affect their eligibility for Medicare.

Application Process

Individuals apply for Medicare Savings Programs through the local offices of the state agency administering the program in their state. In Missouri, applications are processed through local offices of the Family Support Division. Missouri applications are available online at <http://www.dss.mo.gov/mhk/appl.htm>

Nationally, individuals can apply for the Medicare Extra Help program online at <https://secure.ssa.gov/i1020/start> . However, people who have BOTH Medicare and Supplemental Security Income (SSI) OR Medicare and Medicaid will automatically get the Extra Help program and do not need to apply for it.

Nationally, individuals can also apply for a Medicare Savings Program by applying for the Medicare Extra Help program at the address above. SSA will also forward application information from this site on to a person's state agency to begin the application for Medicare Savings Programs.

Insider Tips/Comments

- When applying, documentation is important. Contact the agency (or look online) for a detailed list of the documentation you need for your application. Most will require:
 - A photo ID, such as a driver's license or state identification card
 - Pay stubs (if you work) for the last two months, to document earned income

- Documents for unearned income, including SSI, SSDI, Veterans benefits, child support, alimony, unemployment, retirement, etc.
- It is important to fill out all parts of the form. If an item does not apply, write NA in the blank, but put something in each of the blanks.

Typical Timeline

- The state agency will usually make an eligibility determination within 45 days.

Contact Information

National:

- [Medicare.gov page on Medicare Savings Programs](#)
- Medicare phone support: 1-800-MEDICARE (1-800-633-4227)

State:

- [Family Support Division](#) of Missouri Department of Social Services
 - [List of local offices for Missouri FSD](#)
 - (573) 751-3221
- [Missouri CLAIM](#): CLAIM stands for “Community Leaders Assisting the Insured of Missouri”. This non-profit group has 250 certified Medicare counselors across the state to help people with Medicare decisions and applications. CLAIM is the official State Health Insurance Assistance Program (SHIP) in Missouri. People can contact CLAIM for help with their Medicare decisions by calling 1-800-390-3330 or go to <http://www.missouricclaim.org>.

Web links for Independent research:

- [Missouri Family Support Division](#) of the Department of Social Services
 - [Missouri Qualified Medicare Beneficiary Program](#)
 - [Details of the application process in Missouri](#)
- [Medicare Homepage](#)
 - [State contacts for Medicare Savings Programs](#)
 - [Medicare Online Eligibility Calculator](#)
- [Federal Poverty Guidelines](#) at Families USA website

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