



# Medicare & Medicaid

Many individuals qualify for both Medicare and their state Medicaid program to provide coverage for their healthcare needs. Having a solid understanding of these programs can lead to better access to care, better health outcomes, and less confusion.

## Medicare Savings Program

The portion of the state Medicaid program that provides financial assistance to beneficiaries is called the Medicare Savings Program, and there are four levels of benefits:

**Qualified Medicare Beneficiary (QMB)** - assistance for Part A and B premiums, deductibles, coinsurances and copays

**Specified Low-Income Medicare Beneficiary (SLMB)** - assistance for Part B premiums

**Qualifying Individual (QI)** - assistance for Part B premiums

**Qualified Disabled and Working Individual (QDWI)** - assistance for Part A premiums

## Qualifications

Program	Individual Income Limit (Monthly)	Married Income Limit (Monthly)	Individual Resource Limit	Married Resource Limit
QMB	\$1,084	\$1,457	\$7,860	\$11,800
SLMB	\$1,296	\$1,744		
QI	\$1,456	\$1,960		
QDWI	\$4,339	\$5,833	\$4,000	\$6,000

Countable resources include money in a checking or savings account, stocks and bonds. Countable resources **do not** include a home, one car, burial plot, up to \$1,500 in burial expenses if that money's been put aside, furniture or other household and personal items.

## How do I sign up?

If you think you may be eligible for the Medicare Savings Program, there are two ways you can apply for benefits.

1. Fill out the application for Extra Help through the Social Security Administration at [www.ssa.gov/prescriptionhelp](http://www.ssa.gov/prescriptionhelp), or
2. Call your State Medicaid Program or visit one of their offices to see if you qualify.

**Thank You for Attending!**

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