

## Medicare Cost Assistance Programs

Below is information on programs that can help you save on your Medicare costs. To learn more about these programs and receive help with applications, contact your State Health Insurance Assistance Program (SHIP) at 877-2675 or [www.shiphelp.org](http://www.shiphelp.org).

### What is the Medicare Savings Programs?

Medicare Savings Programs (MSPs) are state programs that help cover your Medicare costs. To qualify for a MSP, you must meet your state's income and asset limits. Below are the baseline federal income and asset limits for each MSP. Most states use these limits, but some states have different guidelines, such as different income limits or not imposing asset limits. You should consider applying for the MSP even if you are over the limits, because some income and assets are not counted toward the limits. There are three main programs, each with different benefits and eligibility requirements:

MSP	Benefits	Monthly income limit	Asset limit
Qualified Medicare Beneficiary (QMB)	- Pays Part A and B premiums - Eliminates cost-sharing for Medicare-covered services	Individual: \$1,275 Couple: \$1,724	Individual: \$9,430 Couple: \$14,130
Specified Low-income Medicare Beneficiary (SLMB)	- Pays Part B premium	Individual: \$1,526 Couple: \$2,064	Individual: \$9,430 Couple: \$14,130
Qualifying Individual (QI)	- Pays Part B premium	Individual: \$1,715 Couple: \$2,320	Individual: \$9,430 Couple: \$14,130

### What is Extra Help?

Extra Help is a federal program that helps pay for most of the out-of-pocket costs of Medicare prescription drug coverage. If you have Medicaid, and MSP or receive Supplemental Security Income, you will be automatically enrolled in Extra Help. If you are not enrolled in these programs, you must apply directly and meet the eligibility requirements below:

Income limit	Asset limit	Benefits
Individual: \$1,903 /month Couples: \$2,575 /month	Individual: \$17,220 Couples: \$34,360	\$4.50 generic copay \$11.20 brand-name copay \$0 deductible and premium (for a basic Part D plan with a premium at or below your state benchmark)

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### What other programs can help me save money on my care?

#### State Pharmaceutical Assistance Programs (SPAPs)

- Many states offer SPAPs to help residents pay for prescription drugs.
- Each program works differently and has different requirements for eligibility.
- To learn if your state has an SPAP and find out if you qualify, call your SHIP.

#### Facilities that may offer care at a reduced cost

- Human Resources and Services Administration (HRSA) facilities
  - HRSA facilities may also be called Federally Qualified Health Centers (FQHCs).
  - Hundreds of these government-funded health centers around the country provide medical care regardless of your ability to pay.
  - For more information, contact your SHIP.
- The Hill-Burton Program
  - The Hill-Burton Program offers free or reduced cost care at Hill-Burton facilities.
  - Most states have the Hill-Burton program.
  - Services that are fully covered by other types of insurance (like Medicare or Medicaid) are not eligible for Hill-Burton coverage.
  - Eligibility for the Hill-Burton program is based on your income and family size.
  - To apply, call the Admission, Business, or Patient Accounts office at a Hill-Burton facility.

#### Medicaid

- People can be eligible for both Medicare and Medicaid.
- Medicaid can cover services that Medicare does not, like long-term care.
- It can also pay secondary to Medicare, picking up Medicare's out-of-pocket costs, like copayments or coinsurances.
- Generally, your income and assets must be below a certain amount to qualify, but this amount varies from state to state and from program to program.
- Call your local Medicaid office to learn about Medicaid programs in your state.

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### What other benefits, rights, and protections come with the MSP?



**If you enroll in an MSP, you will automatically get Extra Help**, the federal program that helps pay your Medicare prescription drug (Part D plan) costs.



**The MSP allows you to enroll in Medicare outside of the regular enrollment periods.** If you missed your Initial Enrollment Period to enroll in Part B, the MSP will allow you to enroll in Part B during any time of the year. If you do not have premium-free Part A and are not enrolled, QMB may allow you to enroll without waiting for the General Enrollment Period, depending on your state.



**If you have a late enrollment penalty (LEP), the MSP can eliminate it.** Most people need this for Part B LEPs. However, if you have a Part A LEP and qualify for QMB, QMB will also eliminate your Part A LEP.



**If you are enrolled in the QMB MSP, providers who accept Original Medicare or who are in network for your Medicare Advantage Plan cannot bill you for any Medicare cost-sharing.** This includes deductibles, copayments, and coinsurances for all Medicare covered services. If you have the QMB MSP and your provider bills you for services, let them know that you have QMB and should not be billed. (Note that some states may impose small Medicaid copays for Medicare-covered services.)



If you continue to have problems with a provider billing you, call your local Senior Medicare Patrol (SMP) for assistance. Contact information for your local SMP is on the final page of this document.



**Remember that the MSP is available to all people with Medicare who qualify, not just those who are enrolled in certain private plans.**

## Medicare Cost Assistance Programs

### Where can I go for additional help?

- **State Health Insurance Assistance Program (SHIP):** Contact your local SHIP to learn if you are eligible for an MSP or SPAP in your state. Local SHIPs can also help you with your application and screen you for other Medicare cost assistance programs.
- **Senior Medicare Patrol (SMP):** Contact your local SMP if you have QMB and are being billed for Medicare cost-sharing by a Medicare provider. SMPs empower Medicare beneficiaries, families, and caregivers to prevent, detect, and report potential Medicare fraud, errors, and abuse.