

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.

What are the Medicare Savings Programs?

Medicare Savings Programs (MSPs) are designed to assist with Medicare costs for individuals with limited income. To qualify for an 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. Here are three most common MSP 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: \$1,350 Couple: \$1,824	Individual: \$9,950 Couple: \$14,910
Specified Low-income Medicare Beneficiary (SLMB)	- Pays Part B premium	Individual: \$1,616 Couple: \$2,184	Individual: \$9,950 Couple: \$14,910
Qualifying Individual (QI)	- Pays Part B premium	Individual: \$1,816 Couple: \$2,455	Individual: \$9,950 Couple: \$14,910

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: \$2,015 /month Couples: \$2,725 /month	Individual: \$18,090 Couples: \$36,100	\$5.10 generic copay \$12.65 brand-name copay \$0 deductible \$0 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 for 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.