



# **MEDICARE SAVINGS PROGRAM**

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# **Medicare Savings Program**

## **What is the Medicare Savings Program?**

The Medicare Savings Program (MSP) is a Medicaid-administered program available to Medicare consumers with limited income. If you qualify, this program will pay your Medicare Part B premium. Depending upon the sub-program for which you are eligible, it may also pay for other cost-sharing expenses as listed below. You may be eligible for both Medicaid and the Medicare Savings Program.

Depending upon your income, you may qualify for one of the following (see the table that follows later in this brochure for income information):

## **Qualified Medicare Beneficiary (QMB)**

The QMB program pays for your Medicare Part A and/or Part B premium, co-insurance and deductibles. QMB is effective the first day of the month following the month eligibility is determined. For example, if we determine that you are eligible in January, benefits will start in February. You may be eligible for QMB-only or for both QMB and other Medicaid programs.

## **Specified Low-Income Medicare Beneficiary (SLIMB)**

The SLIMB program pays for your Medicare Part B premium only. You must have Medicare Part A to be eligible. SLIMB is effective the month of application and may be retroactive for up to three months prior

to the month of application. You may be eligible for SLIMB-only or for both SLIMB and other Medicaid programs.

### **Qualified Individual-1 (QI-1)**

The QI-1 program pays for your Medicare Part B premium only. You must have Medicare Part A to be eligible. QI-1 is an annual program which runs from January 1st through December 31st of each year. Eligibility is determined on a first-come first-serve basis and is effective the month of application. You cannot be eligible for both QI-1 and other Medicaid programs.

## **What are the benefits of enrolling in a Medicare Savings Program?**

Most individuals automatically receive Medicare Part A (hospital) coverage at age 65 or older, at no cost. However, beneficiaries have to pay a monthly premium for their Medicare Part B (outpatient medical care). This premium amount is automatically deducted from your monthly Social Security check. If you qualify for one of the Medicare Savings Programs listed above, you will no longer have to pay the monthly Medicare Part B (outpatient care) premium.

Additionally, all Medicare consumers who qualify will automatically qualify for the Low-Income Subsidy (LIS) Program. This subsidy will help pay for Medicare Part D (prescription costs).

It will pay for part of the prescription plan's monthly premium and other out-of-pocket expenses, such as the annual deductibles and co-payments and co-insurance for medications.

### **What are the financial requirements to be eligible?**

To be financially eligible for MSP, your net income (gross income less allowable deductions and adjustments) must fall below the Federal Poverty Level (FPL) listed below.

The Federal eligibility requirements displayed in the table below show the maximum amount of income an individual (or couple) can have and still be determined eligible for MSP.

Financial Requirements	QMB	SLIMB	QI-1
Income Limits as of 01/01/15	Up to 100% of the Federal Poverty Level (FPL)  \$981 for family size of 1 \$1328 for family size of 2	Between 100% and 120% of the Federal Poverty Level (FPL)  \$1177 for family size of 1 \$1593 for family size of 2	Between 120% and 135% of the Federal Poverty Level (FPL)  \$1325 for family size of 1 \$1793 for family size of 2
Unearned Income Disregard (Not Counted)	\$20 of unearned income (e.g., Social Security, pension, etc.) is not counted. <b>Note:</b> Examples of unearned income are Social Security benefits, pensions and non-job related income.		



## **How can I enroll in the Medicare Savings Program?**

If you are Medicare eligible, you can complete an application to apply for MSP. You may apply either for MSP-only (short application) or both MSP and Medicaid (longer application). Applications may be requested by calling the **HRA Medicaid Helpline** at **888-692-6116** or picked up at any **Community Medicaid Office**.

You may submit your application in person or by mail. If you choose to apply by mail, please submit your application and documentation (proofs) as follows:

**If you are applying for MSP-only, mail your application package to:**

HRA/Medical Assistance Program

MSP-CREP, 5th Fl

PO Box 24330

Brooklyn, NY 11202-9801

**if you are applying for MSP and Medicaid, mail your application package to:**

HRA/Medical Assistance Program

Initial Eligibility Unit, 5th Fl

PO Box 24390

Brooklyn, NY 11202-9814



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