

Medicare Savings Programs: Big Savings for Those Who Need It the Most

State Buy-In programs are also known as “Medicare Premium Assistance” programs, “Medicare Savings Programs,” or “Medicare Buy-In.” Medicare Savings Programs help qualified low-income Medicare beneficiaries pay their Medicare out-of-pocket costs. These programs are administered through the Medical Assistance program, and individuals should apply with their county Economic Support Unit.

Currently, there are several types of State Buy-In programs including: Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), and Specified Low-Income Medicare Beneficiary Plus (SLMB Plus). Each program has different coverage and eligibility requirements. In most cases, an individual must also meet non-financial eligibility requirements for Medical Assistance (i.e. must be Elderly, Blind, or Disabled) and be entitled to or receiving Medicare Part A. To qualify for the QMB, SLMB, or SLMB Plus programs, an applicant must be at least 65 years of age or disabled and must be currently receiving Medicare Part A. Income requirements vary by program. **If your income is close to those listed, you should apply because there are some income deductions that might help you qualify even if your income is over the limits listed below. For example, everyone gets a \$20 deduction. There are other deductions if you have earned income.**

Qualified Medicare Beneficiary (QMB):

To qualify for QMB, an individual or couple must have income at or below 100% of the Federal Poverty level. The income limit is \$907.50 per month for a single person and \$1,225.83 per month for a couple. The gross income amount from all sources is used, including the amount of the Social Security check, *before* premiums are deducted. The asset limit is \$6,680 for a single person and \$10,020 for a couple. The QMB benefit pays for Medicare Part A & B deductibles, Medicare Part A & B co-insurance and Medicare Part A & B premiums, including late enrollment penalties. QMB beneficiaries receive a *Forward* card that they show at hospitals and clinics along with their Medicare cards.

Specified Low Income Medicare Beneficiary Program :SLMB

To qualify for the SLMB program, income must be below \$1,089.00 per month for a single person or \$1,471.00 per month for a couple. The asset limits are \$6,680 for a single person and \$10,020 for a couple. The SLMB Program only pays for Medicare Part B premiums, including late enrollment penalties.

Specified Low Income Medicare Beneficiary Plus (SLMB Plus)

To qualify for the SLMB Plus program, income must be below \$1,225.13 for a single person and \$1,654.88 per month for a couple. The asset limits are \$6,680 for a single person and \$10,020 for a couple. SLMB Plus pays for Medicare Part B premiums for eligible individuals, including late enrollment penalties. In addition to the other financial and non-financial requirements, an applicant for SLMB+ must be determined *ineligible* for Medical Assistance (also called Medicaid, Title 19 or T-19). This includes Community Waivers like Family Care, BadgerCare, QMB, and SLMB..

Contact your county’s Aging and Disability Resource Center or Economic Support Unit for more information or for help with applying for one of these programs.