

# Medicare Savings Programs

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Medicare Savings Programs are federal / state funded assistance programs that help pay for some Medicare expenses for people that do not qualify for regular Medicaid (MO HealthNet).

The chart below details the three available programs and the assistance offered:

| What It's Called  | Income Level<br>(must also meet resource requirements)   | What It Pays For   |
|---|--|--|
| <p><b>QMB</b><br/><i>Qualified Medicare Beneficiary</i></p>             | <p>\$908 per month or \$1,226 for married couples<br/><i>(Federal poverty level or lower)</i></p> <p><b>Resources below \$6680 (single) and \$10,020 (married couples)</b></p>     | <ul style="list-style-type: none"> <li>• Medicare Part A monthly premium (when applicable)</li> <li>• Medicare Part B monthly premium and annual deductibles</li> <li>• Co-insurance and deductibles for services covered under both Medicare Part A and Part B</li> <li>• <b>You may have this program with Medicaid Spend Down.</b></li> <li>• Cost-sharing for Medicare Advantage</li> <li>• Pays premiums for Medicare Part D Basic Plans, reduces co-pays, eliminates deductibles and eliminates coverage gap.</li> </ul> |
| <p><b>SLMB</b><br/><i>Specified Low-Income Medicare Beneficiary</i></p> | <p>\$1,089 or \$1,471 for married couples<br/><i>(120% of the Federal poverty level or lower)</i></p> <p><b>Resources below \$6680 (single) and \$10,020 (married couples)</b></p> | <ul style="list-style-type: none"> <li>• Medicare Part B monthly premium</li> <li>• Applicant qualifies for Medicare Part D Basic Plans, reduces co-pays, eliminates deductibles and eliminates coverage gap.</li> <li>• <b>You may have this program with Medicaid Spend Down.</b></li> </ul>   |
| <p><b>QI-1 (SLMB-2)</b><br/><i>Qualified Individual-1</i></p>           | <p>\$1,226 or \$1,655 for married couples<br/><i>(135% of the Federal poverty level or lower)</i></p> <p><b>Resources below \$6680 (single) and \$10,020 (married couples)</b></p> | <ul style="list-style-type: none"> <li>• Medicare Part B monthly premium. Federal funding is subject to availability.</li> <li>• Pays premiums for Medicare Part D Basic Plans, reduces co-pays, eliminates deductibles and eliminates coverage gap.</li> <li>• <b>You cannot have this program and Medicaid Spend Down. You must choose one or the other.</b></li> </ul>  |

- **You are allowed a burial policy with a cash surrender value of \$1500 for a single person or \$3000 for a couple. You may also have an irrevocable funeral/burial policy of any amount.**
- **As of 2010 these Medicare Savings Programs are exempt from ESTATE RECOVERY.**