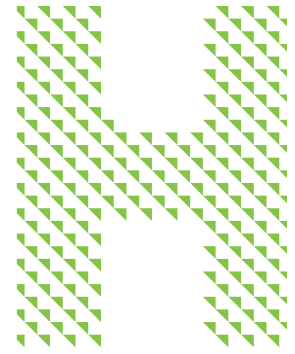


Medicare Savings Programs and Extra Help



If you have a limited income, there are programs to help you pay your out-of-pocket Medicare costs.¹

There may be a Medicare Savings Program available to you in your area. There are four Medicare Savings Programs you may qualify for if you work and earn money. Income limits vary.

- Qualified Medicare Beneficiary (QMB) Program
- Specified Low-Income Medicare Beneficiary (SLMB) Program
- Qualified Individual (QI) Program
- Qualified Disabled and Working Individuals (QDWI) Program

These programs may help with your Part A or Part B out-of-pocket premiums and may help with your deductible or coinsurance costs. You may also qualify for Extra Help.

What is Extra Help?²

Anyone who has Medicare can apply for a Medicare prescription drug plan.

Extra Help helps you pay your Medicare prescription drug costs. You may get Extra Help if you:

- Are not married and earned less than \$19,140 in 2020
- Are married, live together and earned less than \$25,860 in 2020
- Are not married and have assets less than \$14,160
- Are married, live together and have assets less than \$29,160

You must live in one of the 50 states or the District of Columbia to get Extra Help.



To apply, contact:

- The Social Security Administration at **1-800-772-1213, (TTY: 1-800-325-0778)**, 7 a.m. – 7 p.m., Monday – Friday
- Medicare at **1-800-MEDICARE, 1-800-633-4227, (TTY: 1-877-486-2048)**, 24 hours a day, 7 days a week
- Visit www.medicare.gov

¹<https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>

²Resource and income levels for Extra Help are published by the Centers for Medicare & Medicaid Services (CMS) annually. Eligibility requirements and benefit amounts may change. Eligibility determination is made by the Social Security Administration and not by Humana.

What counts as resources?

Resources like bank accounts or stocks and bonds count for both the Extra Help and Medicare Savings Programs.

What does not count:

- Regular help received from someone else to pay your household expenses and life insurance policies do not count as income for the Extra Help program specifically³
- Some of your life insurance policy or burial expenses set aside do not count for the Medicare Savings Programs/Medicaid⁴
- Your home, one car and personal possessions do not count for either the Medicare Savings Programs/Medicaid or Extra Help

You can find out more and apply for the Medicare Savings Programs at your local Medicaid office. You can also find out more and apply for Extra Help at your local Social Security office. Income limits are based upon the federal poverty level (FPL) and generally increase each year.⁵

Income limits and eligibility requirements for Medicare Savings Programs vary by state. If you are unsure if you qualify, don't be shy about applying.

In addition, here are some examples of income that will never be counted:

- The first \$20 of your monthly income
- The first \$65 of monthly wages
- One-half of your monthly wages (after the \$65 is deducted)
- Food stamps

³www.socialsecurity.gov

⁴<https://secure.ssa.gov/apps10/poms.nsf/lnx/0600815023>

⁵<https://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html>