



Medicare Savings Programs (MSPs)

Medicare Savings Programs (MSPs) pay, at a minimum, the monthly Medicare Part B premium. Your local Medicaid agency typically handles enrollment. There are three types of MSPs. These are the federal income limits, and amounts may vary in your state.

MSP	Income limit in 2017	Asset limit in 2017
Qualifying Individual (QI)	\$1,377 Individual \$1,847 Couple	\$7,390 Individual \$11,090 Couple
Specified Low-Income Medicare Beneficiary (SLMB)	\$1,226 Individual \$1,644 Couple	\$7,390 Individual \$11,090 Couple
Qualified Medicare Beneficiary (QMB)	\$1,025 Individual \$1374 Couple	\$7,390 Individual \$11,090 Couple

These income include a standard \$20 disregard. You may qualify even if your income is slightly higher.

To apply: Contact your State Health Insurance Assistance Program (SHIP).

Local SHIP contact information	Local SMP contact information
SHIP toll-free: 1-800-562-6900	SMP toll-free: 1-800-562-6900
SHIP email: shiba@oic.wa.gov	SMP email: shiba@oic.wa.gov
SHIP website: www.insurance.wa.gov/shiba	SMP website: www.insurance.wa.gov/shiba
To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org.	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org.

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SHIP National Technical Assistance Center: 877-839-2675 | www.shiptacenter.org | info@shiptacenter.org

SMP National Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org

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Program	Details
Qualifying Individual (QI)	<ul style="list-style-type: none"> Pays for Part B premium Provides three months retroactive Part B premium reimbursement from month of application You cannot have Medicaid and QI
Specified Low-Income Medicare Beneficiary (SLMB)	<ul style="list-style-type: none"> Pays for your Part B premium Provides three months retroactive Part B premium reimbursement from month of application You can have Medicaid and SLMB
Qualified Medicare Beneficiary (QMB)	<ul style="list-style-type: none"> Pays for Part B premium and Medicare deductibles, coinsurance charges, and copayments <ul style="list-style-type: none"> Providers who accept Original Medicare or are in-network for your Medicare Advantage Plan cannot bill you for any Medicare deductibles, coinsurance charges, or copayments. Contact 1-800-MEDICARE if you have any problems. Pays for Part A premium if you do not qualify for premium-free Part A Does not provide three months retroactive Part B premium reimbursement. Benefits start the first of the month after the month you are approved for the program. You can have Medicaid and QMB You cannot buy a Medigap once you are enrolled in QMB



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What to know when you are eligible for an MSP

- MSPs are available to all people with Medicare, not just those enrolled in certain plans.
- Even if you only have Medicare Part A, you can still apply for an MSP.
- The MSP will allow you to enroll in Part B even when it is not the General Enrollment Period (January 1 to March 31 every year).
- MSP enrollment eliminates any penalties for late enrollment in Medicare Part B.
- You should apply for an MSP even if your income and assets seem to be above the limit, as some income and assets may not count toward the limit.
- If you feel your application for an MSP is wrongly denied, ask for a fair hearing to appeal the decision. Instructions for requesting a fair hearing will be on your denial notice.
- You will automatically be enrolled in Extra Help if you are approved for an MSP. Extra Help is a federal program that helps pay some prescription drug costs.

National and local resources for personalized help

State Health Insurance Assistance Program (SHIP): Contact your local SHIP for personalized, one-on-one counseling and assistance with MSPs. SHIP counselors will also know if there are other cost assistance programs you may be eligible for.

Senior Medicare Patrol (SMP): Contact your local Senior Medicare Patrol (SMP) for education and assistance regarding suspected Medicare fraud, errors, or abuse. For example, contact your local SMP if a plan promises to enroll you in a cost-assistance program only if you enroll in that plan and provide personal or financial information.

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