Medicare Savings Programs: Help paying for Medicare costs

Author

Northwest Justice Project

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Learn about help with Medicare costs that you might be eligible for through programs such as QMB, SLMB, QI-1 and QDWI.

What are Medicare Savings Programs?

When you have Medicare (https://www.medicare.gov/), you must pay for things like monthly fees (called premiums) and part of the costs for services, such as coinsurance, copayments, and deductibles. Medicare Savings Programs (MSPs) (https://www.dshs.wa.gov/esa/community-services-offices/medicare-savings-program) can help pay these costs. If you live in Washington State, you can read the state rules about these programs at WAC 182-517-0100 (https://app.leg.wa.gov/WAC/default.aspx?cite=182-517).

How many MSPs are there?

There are 4 different programs:

- The Qualified Medicare Beneficiary (QMB) program
- The Specified Low-Income Medicare Beneficiary (SLMB) program

- The Qualified Individual (QI-1) program
- The Qualified Disabled and Working Individuals (QDWI) program

Which Medicare Savings Program do I qualify for?

- To qualify for the **Qualified Medicare Beneficiary (QMB)** program, your income can't be more than 110% of the federal poverty level (FPL). In 2024, you qualify if your income after certain allowable deductions is $1,401 per month or less if you're single, and $1,894 per month or less for a married couple.
- To qualify for the **Specified Low-Income Medicare Beneficiary (SLMB)** program, your income must be more than 110% of the federal poverty level (FPL) but not more than 120% of the FPL. In 2024, you qualify if your countable income is $1,526 per month or less if you're single, and $2,064 per month or less for a married couple.
- To qualify for the **Qualified Individual (QI-1)** program, your income must be more than 120% of the federal poverty level but not more than 138% of the FPL. In 2024, you qualify if your countable income is $1,752 per month or less if you're single and $2,371 per month or less for a married couple.
- To qualify for the **Qualified Disabled and Working Individuals (QDWI)** program, you must be under age 65 and working. You must also have a qualifying disability. Your income must be more than 138% of the federal poverty level but not more than 200% of the FPL. In 2024, you qualify if your countable income is $2,530 per month or less if you're single, and $3,427 per month or less for a married couple. QDWI doesn't count all the money you get from your job. This means you could still be eligible even if your income is a lot more than $2,530 (single person) or $3,427

(married couple).

> There's no limit to the amount of assets you can have to qualify for a Medicare Savings Program (MSP).

> To qualify for some benefits, you might need a household income lower than a certain percentage of the **Federal Poverty Guidelines**. These guidelines depend on how much money your household makes before taxes, and how many people live in your house. You can find out if your household qualifies by checking out these charts, based on the U.S. Department of Health and Human Services federal poverty guidelines (https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines).

What do the Medicare Savings Programs cover and when does coverage start?

Medicare Savings Program	What's covered?	When does coverage start?

Qualified Medicare Beneficiary (QMB)	Part A premiums (if they aren't free to you), coinsurance, copayments, and deductibles. Part B premiums, coinsurance, copayments, and deductibles. Part C coinsurance, copayments, and deductibles.	On the first day of the month after you're found eligible. For example, if you're found eligible on April 15, coverage would start on May 1.
Specified Low-Income Medicare Beneficiary (SLMB)	Part B premiums. If you're also eligible for another Medicaid program, that other program may pay for coinsurance, copayments, and deductibles for Part A, Part B, and Part C.	Up to 3 months before you're found eligible. For example, if you're found eligible on April 15 and you were also eligible in January, February, and March, you would be eligible starting in January.
Qualified Individual (QI-1)	Part B premiums. When the money for this program is used up for the year, you must pay your Part B premiums again until the next calendar year starts.	Up to 3 months before you're found eligible. For example, if you're found eligible on April 15 and you were also eligible in January, February, and March, you would be eligible starting in January.

Qualified Disabled and Working Individuals (QDWI)	Part A premiums (if they aren't free to you).	Up to 3 months before you're found eligible. For example, if you're found eligible on April 15th and you were also eligible in January, February, and March, you would be eligible starting in January.

Can I qualify for a Medicare Savings Program (MSP) and another Medicaid program at the same time?

You can receive QMB or SLMB even if you qualify for another Medicaid program.

If you qualify for another Medicaid program, you can't get QI-1 or QDWI. You can read the state rule about this program at WAC 182-517-0300 (https://app.leg.wa.gov/WAC/default.aspx?cite=182-517-0300).

Is there estate recovery for Medicare Savings Programs?

If the State pays for your long-term care services, such Medicaid paying for your nursing home care, then the State can sometimes collect (can "recover") some of the things you own when you die (your "estate") to get back some or all of what it paid for. Recovery is allowed only for Medicare Savings Program costs paid between June 1, 2004 through December 31, 2009. The State can't recover any MSP costs incurred from January 2010 on.

How can I apply for a Medicare Savings Program?

You can apply online at WashingtonConnection.org (https://www.washingtonconnection.org/home/) or call 1-877-501-2233. You can also go to your local DSHS office (https://www.dshs.wa.gov/office-

locations). You can ask DSHS for help applying for the program.

What if I need help paying for Medicare prescriptions?

MSPs don't cover prescriptions (Medicare Part D). Medicare Part D Extra Help (https://www.ssa.gov/medicare/part-d-extra-help), a program administered by the Social Security Administration, helps pay for prescription costs.

You can also get free help from a Statewide Health Insurance Benefits Advisor (SHIBA) (https://www.insurance.wa.gov/find-local-shiba-office). Call 1-800-562-6900 or visit their website (https://www.insurance.wa.gov/find-local-shiba-office) to find your local SHIBA.

What if I apply for an MSP and I'm turned down, or I think that the MSP should cover more of my Medicare costs?

You have the right to ask for a hearing.

WashingtonLawHelp.org gives general information. It is not legal advice.
Find organizations that provide free legal help on our Get legal help page.