

Administration. If your income is too high to qualify for a Medicare Savings Program discussed above, you may still qualify for the LIS. The income limit for the Low Income Subsidy **\$1,471** a month (**\$1,991** for a married couple) and the resource limit is \$13,640 (\$27,250 if married).

The amount of the financial assistance you get for prescription drugs depends on your income and value of your assets.

How Do I Get the Extra Financial Help?

If you think you might qualify for a **Medicare Savings Program**, you may apply by mail or in person at your local Income Support Division Office. You may also get help by phone by leaving a message at 1-800-432-2080.

If you think that you might qualify for the **Low Income Subsidy Extra Help**, you may apply with Social Security: online at <http://www.socialsecurity.gov>; in person at your local Social Security office; or by phone at 1-800-772-1213. You may also get help by phone by leaving a message at 1-800-432-2080.

Questions about Health Benefits?

**Call SCLO at (505) 265-2300 or
The Aging and Disability Resource Center
1-800-432-2080**

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This information is not intended as a substitute for specific legal advice.



Got Medicare? Get Help with Costs



If you are single and your income is less than **\$1,471** a month, or married and your income is less than **\$1,991** per month, you might qualify for financial help in paying for your Medicare out-of-pocket costs.

OUT-OF-POCKET COSTS FOR MEDICARE BENEFICIARIES

Medicare is an important source of health care coverage, but beneficiaries are liable for part of the costs of care. Beneficiaries must pay monthly *premiums*; and when they obtain services they usually incur "deductible" and "co-insurance" charges. The amount of this "cost-sharing" can be substantial.

What Type of Help is Available?

Financial help with Medicare cost sharing is available through two separate programs: a **Medicare Savings Programs (QMB, SLMB, or QI)** and the **Low Income Subsidy**, also known as “**Extra Help**”.

What is a Medicare Savings Program?

There are three Medicare Savings Programs, Qualified Medicare Beneficiary (QMB), SLMB and QI. These programs are a special type of **Medicaid** coverage that pays all or part of your Medicare premiums and cost sharing, (*but not for any added services*). QMB pays for *all* your Medicare premiums and cost sharing. SLMB and QI pay *only* for you Medicare “Part B” premium.

The income and resource limits for these Medicaid programs are:

	INCOME*	RESOURCES
QMB		
Individual	\$1,001	\$8,780
Couple	\$1,348	\$13,930
SLMB		
Individual	\$1,197	\$8,780
Couple	\$1,613	\$13,930
QI		
Individual	\$1,345	\$8,780
Couple	\$1,813	\$13,930

*The state disregards the first \$20 of most types of income. These figures include the \$20 disregard. The income amounts increase next April.

Not all types of income and assets are counted in deciding whether you qualify. Use this chart as a guide:

Not All Income and Assets Count in Determining Eligibility

- | Count | Don't Count |
|---|--|
| <ul style="list-style-type: none"> ❑ You and your spouse's income ❑ Cash and items readily converted to cash ❑ Stocks and bonds ❑ Checking and saving accounts ❑ Retirement accounts ❑ Whole life insurance with face value above \$1,500 ❑ Property (other than the home you live in) | <ul style="list-style-type: none"> ❑ Income of other dependents in your household ❑ Your primary residence or home ❑ Your car ❑ A burial space ❑ Personal items (e.g., jewelry, household goods) ❑ Funeral and burial expenses up to \$1,500 ❑ In kind gifts or contributions from others (e.g. food, rent/mortgage, utility bills) |

You must also meet all other Medicaid eligibility requirements. If you think you might be eligible, apply as soon as possible. Do not wait until you are sick or get hurt, because some coverage starts only *after* your application is approved.

What is the Low Income Subsidy?

The Low Income Subsidy (LIS), or Extra Help, provides financial assistance to pay for your prescription drug costs. If you qualify for one of the Medicare Savings Programs discussed above, you qualify for and are automatically enrolled in the LIS with the Social Security