

Pinal-Gila Council for Senior Citizens

Area Agency on Aging, Region V

Benefits Specialist

State Health Insurance Program (SHIP)

Payson - 928/474-3779

What is the Medicare Savings Program?

Medicare Savings Programs (MSPs) help pay your Medicare costs if you have limited income and savings. There are three main programs, each with different [benefits](#) and [eligibility requirements](#). To qualify for an MSP, you must have Medicare Part A and meet income and asset guidelines (note that these guidelines vary by state, and some states do not count assets when determining MSP eligibility).

Below are the benefits of each MSP, as well as the baseline federal income and asset limits. Most states use these limits, but some states have different guidelines.

• **Qualified Medicare Beneficiary (QMB)**

- Benefits
 - Pays for [Medicare Parts A and B premiums](#)
 - [Eliminates cost-sharing](#) for Medicare-covered services
- Eligibility
 - Monthly income limit: \$1,094 for an individual or \$1,472 for a couple
 - Asset limit: \$7,970 for an individual or \$11,960 for a couple
- Note: If you owe a premium for Part A and are not yet enrolled, and you meet QMB eligibility guidelines, your state may have a process to allow you to enroll in premium Part A and QMB at the same time. Contact your [State Health Insurance Assistance Program \(SHIP\)](#) to learn more.

• **Specified Low-income Medicare Beneficiary (SLMB)**

- Benefits
 - Pays for Medicare Part B premium
- Eligibility

- Monthly income limit: \$1,308 for an individual or \$1,762 for a couple
- Asset limit: \$7,970 for an individual or \$11,960 for a couple
- **Qualifying Individual (QI) Program**
 - Benefits
 - Pays for Medicare Part B premium
 - Eligibility
 - Monthly income limit: \$1,469 for an individual or \$1,980 for a couple
 - Asset limit: \$7,970 for an individual or \$11,960 for a couple

In addition to the above benefits, the three MSPs also:

- Allow you to enroll in Medicare Part B outside of usual enrollment periods
- Eliminate your [Part B late enrollment penalty](#), if you have one
- Automatically enroll you in the [Extra Help program](#)

Before applying for an MSP, you should call your local Medicaid office for application steps, submission information (online, mail, appointment, or through community health centers and other organizations), and other state-specific guidelines. Call your local [State Health Insurance Assistance Program \(SHIP\)](#) Benefits Specialist, Angelita (Angie) Mendoza at 928/474-3779 (located at the Payson Senior Center, 514 W. Main Street), to find out if you are eligible for an MSP.