

Medicare Savings for Qualified Beneficiaries **Help with Paying Medicare Premiums, Deductibles and Co-Insurances for 2009**

Medicare Savings Programs may help you pay for all or part of Medicare related expenses. You may qualify for this program.

If you are or have:

- At least 65 years old or have received SSDI for 2 years or in renal failure
- Eligible for and receiving Medicare Part B
- A resident of Michigan
- Total cash assets below \$4,000
- Total monthly income from all sources of less than \$1,219

then the Department of Community Health may be able to pay certain Medicare expenses.

There are three programs within the Medicare Savings Programs:

QMB – Qualified Medicare Beneficiaries is for people with total monthly income below \$903. If you qualify you will not have to pay:

- \$96.40/month Medicare Part B premium
- Medicare's hospital deductible
- Daily co-insurance charges for extended hospital and nursing home care
- The annual Part B deductible of \$135
- The 20% co-insurance for services not covered by Medicare Part B, depending on which doctor you go to

SLMB – Specified Low-Income Medicare Beneficiaries is for people whose total monthly income is above \$903 but less than \$1,083. If you qualify you will not have to pay the \$96.40 Medicare Part B monthly premium. You will pay the deductibles and co-insurance charges.

ALMB – Additional Low-Income Medicare Beneficiaries is for people whose total income is above \$1,083 and less than \$1,219. If you qualify, then some, if not all, of your \$96.40 monthly Medicare Part B premium will be paid for by the Michigan Department of Community Health, providing funding is available.

Next Steps

You may wish to call me if you think you may be eligible for any of the Medicare Savings Programs. If you already have a Department of Human Services (DHS) worker, then you will need to contact your worker regarding this program. If you don't have a DHS worker, then I can direct you to the appropriate DHS office.

If you are getting Food Assistance Program (FAP) benefits, (the new name for Food Stamps) then the \$96.40 monthly Medicare Part B premium may already be reflected in your FAP as a medical expense. If this is what's happening in your FAP case, then you would not be eligible for additional savings through the Medicare Savings Programs.

What happens if you qualify for a Medicare Savings Program?

If you already qualify for QMB, then you will receive a Medicaid card (called MiHealth). Use this card for the co-insurance charges and deductibles. You will see an increase in your monthly Social Security check.

If you qualify for SLMB, you will not receive a Medicaid card (called MiHealth), but you will see an increase in your monthly Social Security check.

If you qualify for ALMB, and you qualify to have the full premium paid, then you will see an increase in your Social Security check. If you qualify for a portion of the premium to be paid, then you will be sent a check from the Department of Community Health.

It usually takes about four months to see a change in your monthly Social Security check. Medicare may also send you a refund for any premiums paid since you applied for the Medicare Savings Programs.

If you have any questions, please don't hesitate to call me.

Kenneth Pape
HIV/AIDS Services Coordinator
Michigan Department of Human Services
Cadillac Place
3038 W. Grand Blvd.
Suite 4-550
Detroit, MI 48202-6038
(313) 456-1678
or
1-877-342-2437 (toll free)