

# Are you on Medicare with Part A or Part B? Do you have low income?



## You may get help paying your Medicare costs

Medicare is our country's health insurance program for people age 65 or older. Some people younger than age 65 can qualify for Medicare, too. The program helps pay doctor and hospital bills. But it doesn't pay all medical costs.



**NOTE:** The income and asset amounts in this booklet were correct as of May 26, 2015.

### Part D Extra Help

#### How does Part D Extra Help work?

Medicare Part D is insurance plans to help people on Medicare pay for their prescription medicine. Part D Extra Help pays for:

- The monthly payments (premiums) for your Part D plan **AND**
- The medicine costs you must pay each year before your Part B plan starts to pay (deductible) **AND**
- Your part of your prescription drug costs

Also most people have a "donut hole" in their Part D insurance. The **donut hole** is the time when some Medicare drug plans stop paying. Then you must pay all your drug costs until they add up to a certain amount.



If you have Part D Extra Help, **you don't have a donut hole**. Your Medicare drug plan pays for your drugs all year.

**Are you on Medicare and SSI?** Then TennCare already pays for your drugs. You don't need Part D Extra Help.

#### On Medicare but not SSI? You can get this help IF:

- You have Medicare Part A, Part B or both, **and**
- Your monthly income is \$1,471 or less if you are single. Or \$1,991 or less for married couples. "Income" means before taxes or anything else is taken out. **And**

- Your assets are \$13,640 or less if you are single. Or \$27,250 or less for married couples.

#### Assets are:

- o Bank accounts
- o Certificates of deposit
- o IRAs
- o Stocks
- o Bonds
- o Property - not counting your home

#### But these things **DON'T** count as assets:

- o Your home
- o One car
- o Life Insurance
- o Burial plot
- o Up to \$1,500 for burial expenses if you have put that money aside
- o Furniture
- o Other household and personal items

#### How to apply for Part D Extra Help

- The easiest way is to call Tennessee SHIP (State Health Insurance Program) at **1-877-801-0044**. It's a free call. They can fill out your application by phone. They can also take your application for the Medicare Savings Programs.
- **OR**, call Social Security at **1-800-772-1213**.
- **OR**, go to your local Social Security office.
- **OR**, if you are good with computers, go to **www.ssa.gov** on the internet. Click on "Benefits."
  - Next click on the words "Extra Help with Medicare Prescription Costs."
  - Next click on "See if you qualify for Extra Help and apply." Then read and follow the directions.



#### Are you applying to Social Security for Part D Extra Help?

Then you **don't** have to apply for the 3 Medicare Savings Programs listed below. Social Security

will send your Part D Extra Help application to Tennessee. Tennessee will check to see if you can get on a Medicare Savings Program.

## Medicare Savings Programs

Medicare Savings Programs help pay Medicare costs for people who qualify. There are 3 programs. They help people with 3 different amounts of income.

### To get one of the 3 Medicare Savings Programs:

You can make up to \$1,345 a month if you are single. Or up to \$1,813 a month for married couples. But, you can have more income if you have a job. Which program you can get depends on how much your income is.



**For all 3 programs:** Your assets must be \$7,280 or less if you are single. Or \$10,930 or less for married couples. **Assets** are:

- Bank accounts
- Certificates of deposit
- IRAs
- Stocks
- Bonds
- Property - not counting your home

But these things **DON'T** count as assets:

- Your home
- One car
- Burial plot
- Up to \$1,500 for burial expenses if you have put that money aside
- Furniture
- Other household and personal items



**For all 3 programs:** You must have Medicare Part A. **OR** you must meet the rules to get Medicare Part A but don't have it. Usually it's because it's not free for you and you can't pay for it.

### 1. QMB (Qualified Medicare Beneficiary):

#### How could QMB help me if I get it?

- It pays your Medicare Part A and Part B monthly payments (premiums).
- It pays the part of the hospital bill Medicare doesn't pay (Part A deductible). You owe nothing for medically necessary hospital care.
- It pays the part of each doctor bill that Medicare doesn't pay (Part B deductible and co-insurance). You owe nothing. This means you don't need a Medicare Supplement insurance policy.

- If you have a Medicare Advantage Plan, it pays your cost share for the plan.
- Getting QMB means you also get Part D Extra Help if you apply.

### 2. and 3. SLMB (Specified Low-Income Medicare Beneficiary) and QI (Qualified Individual)

#### How could SLMB or QI help me if I get it?

- Both pay your Medicare Part B monthly payments (premiums).
- Getting SLMB or QI means you can also get Part D Extra Help if you apply.



### You can apply for all 3 programs at once.

The easiest way is to call Tennessee SHIP (State Health Insurance Program) at **1-877-801-0044**. It's a free call. They can fill out your application by phone. They can also fill out your application for Part D Extra Help.

**OR**, call the Tennessee Health Connection at **1-855-259-0701** to get an application.

### Do you not have Medicare because you would have to pay for Medicare Part A?

Are your income and savings \$1,001 a month or less if you are single? Or \$1,348 a month or less for married couples? **NOTE:** You can have more income if you have a job.

Then QMB may pay for your Medicare. But, apply for Medicare **before** applying for QMB. Call Social Security at **1-800-772-1213**. Say your Medicare needs to start when your QMB starts. Ask them to send you proof you applied for Medicare. Send this proof in with your QMB application.

This booklet is not meant to take the place of legal advice. Each case is different and needs individual attention. 6/15



**Legal Aid Society**  
of Middle Tennessee & the Cumberland

Working Together. Doing Justice. Restoring Hope.

**1-800-238-1443**

It's a free call.

On the internet at [www.las.org](http://www.las.org)