

# Help Covering the Cost of Medicare

If you cannot afford the additional expense of purchasing a Medicare supplement policy to supplement your Medicare coverage, there are a couple of programs you should be aware of. The Medicare Savings Programs (MSP) may pay Medicare premiums, deductibles, and coinsurance amounts for eligible Medicare beneficiaries.

The Qualified Medicare Beneficiary (QMB) program, the Specified Low-Income Medicare Beneficiary (SLMB) program, and the Qualified Individuals (QI-1) are all called Medicare Savings Programs.

## **2020 Income/Resource Eligibility Requirements**

<b>Program</b>	<b>Gross Monthly Income Limit*</b>		<b>Countable Resource Limit*</b>	
	<i>Individual</i>	<i>Couple</i>	<i>Individual</i>	<i>Couple</i>
<b>QMB</b>	\$1,064	\$1,452	\$7,730	\$11,600
<b>SLMB</b>	\$1,276	\$1,742	\$7,730	\$11,600
<b>QI-1</b>	\$1,436	\$1,960	\$7,730	\$11,600

**\*Note:** Income limits may change annually. For more information, visit <https://www.medicare.gov/your-medicare-costs/help-paying-costs/medicare-savings-program/medicare-savings-programs.html>

## **Resources**

The following items do not count toward the resource limit:

- homestead lived in by the applicant or the applicant's spouse regardless of size or value
- vehicle used to get to work or needed to get to medical care (if not, the first \$4,500 in value can be excluded)
- household possessions and clothing
- \$1,500 face value whole life insurance; burial items already paid for (plot, casket, grave markers).

## **Benefits**

- **QMB:** Payment of all Medicare premiums, coinsurance, and deductibles the Medicare enrollee would otherwise have to pay
- **SLMB:** Payment of the Medicare Part B premium
- **QI-1:** Payment of the Medicare Part B premium

If you would like help applying for the Medicare Saving Programs and other benefits such as SNAP, Medicaid or TANF, please contact a Client Benefits Specialist at the East Texas Food Bank.

**(903)597-3663**

**Toll Free: (800)815-3663**

