

## Extra Help/Low Income Subsidy

Extra Help/Low Income Subsidy (LIS) is a benefit from Medicare for someone who has Medicare Part D. If you have Medicare and MSP you are automatically eligible for the LIS. With the LIS you can get:

- Help paying your Medicare Part D monthly premium.
- Help with your Medicare Part D yearly deductibles and,
- Help paying your Medicare Part D co-insurance and co-pays for drugs on your plan formulary. This does not start until Social Security receives notification that you are on MSP.

For more information about the LIS go to [www.socialsecurity.gov](http://www.socialsecurity.gov), call 1-800-Medicare or for TTY call 1-800-325-0778.

## How do I apply?

You can send your application to:  
DSS ConneCT Scanning Center  
P.O. Box 1320  
Manchester, CT 06045-1320

Or, you can speak to a representative at 2-1-1. Representatives are available 24 hours a day, seven days a week.

Or, telephone a CHOICES health insurance counselor at your Area Agency on Aging. They will answer your Medicare questions and send you an application and a return envelope. To reach a CHOICES counselor, call 1-800-994-9422.



# The Medicare Savings Programs

You Can Save the Cost of Your Medicare Premium Every Month

Generally, if your monthly income is at or below these levels...	You may qualify for...
\$2,196.51 single \$2,972.99 couple	<b>QMB</b> - This program is similar to a "Medigap" policy. It pays your Part B premium <sup>(1)</sup> and <u>all</u> Medicare deductibles <sup>(2)</sup> and co-insurance. <sup>(3)</sup>  (1) Your Medicare Part B covers Doctor costs, outpatient hospital and some preventive care. (2) The deductible is the amount that you pay for medical services before Medicare or any other insurance begins to pay. The amount changes every year. (3) Co-insurance is the portion of Medicare approved services that you are responsible for paying.
\$2,404.71 single \$3,254.79 couple	<b>SLMB</b> - This program pays for your Part B premium only.
\$2,560.86 single \$3,466.14 couple	<b>ALMB</b> - This program pays for your Part B premium only. This program is subject to available program funding. You are not eligible for this program if you receive Medicaid.

This information is available in different formats. Phone (800) 842-1508 or TDD/TTY (800) 842-4524.

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The Medicare Savings Programs (MSP), also known as QMB (Qualified Medicare Beneficiary), SLMB (Specified Low income Medicare Beneficiary) and ALMB (Additional Low income Medicare Beneficiary), help pay for your Medicare premiums. QMB will also pay for your Medicare coinsurance and deductibles.

### **Who can apply for the Medicare Savings Programs?**

A person who is eligible for Medicare Part A hospital coverage and who has income below the program limits may be eligible for one of the programs.

Most people become eligible for Medicare Part A when they turn 65 years old. People who are between the ages of 18 and 65 can also receive Medicare Part A if they receive Social Security benefits and have been permanently disabled for at least two years.

### **How can I get help paying my Medicare premium each month?**

If you have Medicare Part B (Part B pays for doctor bills, lab tests, x-rays, etc.), you pay for your premium each month. The premium comes out of your Social Security check. If you qualify for QMB, SLMB or ALMB, the State of Connecticut will pay the Part B premium for you. You will then get more money in your Social Security check each month.

### **What if I don't have Medicare Part A or Part B benefits?**

Some people are not eligible for premium free Medicare Part A at age 65 because they do not have enough work quarters. The State of Connecticut will help you get benefits by paying the Part A premium for you if you are eligible for the QMB program. If you need this help, you should also "conditionally" enroll into Medicare Part A at the Social Security Administration office (1-800-772-1213).

If you missed your opportunity to enroll into Medicare Part B, all levels of the MSP program will help you obtain benefits outside of the normal enrollment periods. This is called a "buy-in".

### **Are there other benefits?**

Yes! If you qualify for QMB, we will pay your Medicare coinsurance (co-payments) and deductibles. These benefits could save you hundreds or even thousands of dollars each year! You will also be protected by federal law from being billed the difference of what Medicare pays.

We do not pay coinsurance or deductibles under the SLMB or ALMB programs.

### **Will this cost me anything?**

No. There is no charge to you for any of the benefits under these programs.

### **When can I expect a change in the amount of My Social Security?**

It can take up to 90 days before you see an increase in your Social Security check. However, you will receive reimbursement for the premiums that you paid during that time.

### **Is there an asset limit?**

No. There is no asset limit for any of these programs

### **Is there an income limit?**

Yes. The level of help that you receive depends on your income. The table on the back shows the benefits available at different income levels.

### **What is income?**

Examples of income include Social Security, pensions, disability benefits, wages, alimony, rental income, interest and dividends.

### **Will I need to give you any documents?**

All we need to get started is your completed application form. The Department will verify most of the information you provide on the form. We will let you know if we need anything else after we review your application.

We will also verify that you either have or are eligible for Medicare Part A coverage. (Part A pays for hospital care and other inpatient services.) In most cases, the federal government pays the premium for Part A, not the Medicare beneficiary.