

**MEDICARE SAVINGS PROGRAMS (MSP)  
FOR MEDICARE BENEFICIARIES  
MEDICAL ASSISTANCE PROGRAMS  
2013 GUIDELINES**

If you are a Medicare beneficiary, there are programs that can help pay Medicare premiums, co-payments, and deductibles for any eligible Medicare enrollee. Eligibility for these programs depends on an individual/couple's income and assets. A brief description of these programs and their general eligibility guidelines follow. **Note: The income limits listed below do not include a general \$20 disregard that is added to each program's basic income eligibility limit.** There is only one \$20 disregard for couples. So Add \$20 to limits to check eligibility. If you are employed, other deductions may apply.

**MSP - QUALIFIED MEDICARE BENEFICIARY (QMB)**

	INCOME LIMIT	ASSET LIMIT
<b>Individual</b>	\$ 957.50/month(+ <i>\$20 Disregard</i> )	\$7,080
<b>Couple</b>	\$1292.50/month(+ <i>\$20 Disregard</i> )	\$10,620

The QMB program pays all Medicare deductible and co-insurance amounts. It also pays the Medicare Part B monthly premium and there are additional benefits to cover Medicare Part D out-of-pocket expenses.

**MSP - SPECIFIED LOW INCOME MEDICARE BENEFICIARY (SLMB)**

	INCOME LIMIT	ASSET LIMIT
<b>Individual</b>	\$ 1149.00/month(+ <i>\$20 Disregard</i> )	\$7,080
<b>Couple</b>	\$ 1551.00/month(+ <i>\$20 Disregard</i> )	\$10,620

The SLMB program pays the Medicare Part B premium for eligible persons and there are additional benefits to cover Medicare Part D program out-of-pocket expenses.

**MSP - SPECIFIED LOW INCOME/MEDICARE BENEFICIARY PLUS PROGRAM (SLMB+)  
(Also known as QI-1);**

	INCOME LIMIT	ASSET LIMIT
<b>QI-1 Individual</b>	\$ 1292.63/month(+ <i>\$20 Disregard</i> )	\$7,080
<b>QI-1 Couple</b>	\$ 1744.88/month(+ <i>\$20 Disregard</i> )	\$10,620

**Note:** The funding for SLMB+ is limited. Enrollment in SLMB+ will be granted to applicants on a first come, first served basis, to the extent funding is available. In subsequent years, persons already on SLMB+ will have a priority for renewal of their benefits. The SLMB+ program pays the Medicare Part B premium and there are additional benefits to cover Medicare Part D out-of-pocket expenses.

**MSP - QUALIFIED DISABLED AND WORKING INDIVIDUAL (QDWI)**

	<b>INCOME LIMIT</b>	<b>ASSET LIMIT</b>
<b>QDWI - Individual</b>	\$1915.00/month(+ <i>\$20 Disregard</i> )	\$4,000
<b>QDWI - Couple</b>	\$2585.00/month(+ <i>\$20 Disregard</i> )	\$6,000

QDWI pays Medicare Part A premiums; this program does not pay Medicare Part B premiums. (*Uses SSI asset limits, NOT LIS limits*)

**CATEGORICALLY NEEDY MEDICAL ASSISTANCE (MEDICAID, TITLE 19)**

(NOTE: Medicaid only coverage is also available for those who are not on Medicare)  
*Add the \$20 Disregard to determine eligibility*

	<b>INCOME LIMIT</b>	<b>ASSET LIMIT</b>
<b>Individual</b>	\$557.11 + \$236.67 shelter costs/month (\$793.78)	\$2,000
<b>Couple</b>	\$842.72 + \$355.33 shelter costs/month (\$1,198.05)	\$3,000

Medical Assistance (MA) benefits for Medicare beneficiaries includes coverage for the Medicare premium, all Medicare co-payments and deductibles, assistance with Medicare Part D program out-of-pocket expenses, nursing home care, etc.

**Medical Assistance Deductible/Spend Down Option**

If you meet the Medical Assistance asset limit, but your monthly income is higher than \$591.67(+*\$20 Disregard*) (Individual or Couple), it may be possible to receive Medical Assistance benefits if your medical bills are large enough to offset your excess monthly income.

For a more detailed description of benefits and eligibility requirements for any Medical Assistance (T19) program, contact your local county social service office. If you are 60 years old or older, you can also contact your local county Benefit Specialist at your county Aging Office or Aging and Disability Resources Center. If you are under the age of 60, check to see if your county has a Disability Benefit Specialist available.

If you need help locating the telephone number for your county office or benefit specialist, please call the:

**MEDIGAP HELPLINE, 1-800-242-1060. In Madison, call (608) 246-7017.**

*These figures are current as of the date of printing. These are the numbers approved by the federal government thru January 1<sup>st</sup>, 2014.*

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