

Medicare Savings Programs (Also called “Medicare Premium Assistance”)

Wisconsin's Medicaid program may be able to help pay for certain Medicare costs if you can enroll in a Medicare Savings Program. These programs are for those who receive Medicare benefits and who have limited countable income and assets. See the tables for these limits.

If you can enroll in a Medicare Savings Program, Medicaid may pay your required premiums, coinsurance and deductibles for both Part A (hospital-related costs) and B (physician-related costs), depending on the program.

Medicare Savings Programs

① Qualified Medicare Beneficiary (QMB)

The first day of the month after your application is approved, Medicaid pays Medicare Part A and B premiums, deductibles and co-insurance, if you:

- Are entitled to Medicare Part A,
- Have countable assets at or below the program limit, and
- Have countable monthly income at or below 100% of the Federal Poverty Level (FPL), after certain credits are applied.

② Specified Low Income Medicare Beneficiary (SLMB)

Up to three months before your application date, Medicaid pays Medicare Part B premiums, if you:

- Are entitled to Medicare Part A,
- Have countable assets at or below the program limit, and
- Have countable monthly income between 100% and 120% of the FPL, after certain credits are applied.

③ Specified Low Income Beneficiary Plus (SLMB+)

Up to three months before your application date, Medicaid pays Medicare Part B premiums, if you:

- Are entitled to Medicare Part A,
- Have countable assets at or below the program limit,
- Have countable monthly income between 120% and 135% of the FPL, after certain credits are applied, and
- Are not enrolled in full-benefit Medicaid.

④ Qualified Disabled and Working Individual (QDWI)

Up to three months before your application date, Medicaid pays Part A premiums, if you:

- Are disabled and employed,
- Are entitled to Medicare Part A,
- Have countable assets at or below the program limit,
- Have countable monthly income less than 200% of the FPL, after certain credits are applied, and
- Are not enrolled in full-benefit Medicaid.

*Effective 2009 Net Monthly Income Limits

Group Size	100% FPL	120% FPL	135% FPL	200% FPL
1	\$902.50	\$1,083.00	\$1,218.38	\$1,805.00
2	\$1,214.17	\$1,457.00	\$1,639.13	\$2,428.33

*2010 Asset Limits (QMB, SLMB, SLMB+)

Group Size	Asset Limit
1	\$6,600
2	\$9,910

*2010 Asset Limits (QDWI)

Group Size	Asset Limit
1	\$4,000
2	\$6,000

*Not all of your income and assets will be counted in determining if you can enroll in a Medicare Savings Program. Income and asset limits may change each year. For current amounts, call 1800-362-3002 or go to dhs.wi.gov/medicaid/fpl/fpl.htm.

You May Already be Getting Medicare Savings Program Benefits

Medicaid should already be paying your Medicare Part A and B costs (meaning you need not apply for Medicare Savings Program benefits) if you receive Medicare and Medicaid and either of the following apply to you:

1. You are enrolled in the Supplemental Security Income (SSI) program, or
2. You were enrolled in SSI but lost it:
 - While you were getting Old Age Survivors Disability Insurance (OASDI), or
 - Because you are the disabled adult child of parents who died or became disabled, causing you to get an increased or initial Social Security payment that made you unable to get SSI, or
 - Because you are the disabled or elderly spouse of a person who died, causing you to get a Social Security benefit that made you unable to get SSI.

If you think Medicaid should be paying your Medicare Part A and B costs, but Medicaid is not, contact one of the agencies listed under the "Questions?" section.

When Will Payments Begin?

If you can enroll in a Medicare Savings Program, please allow at least two months for payments to begin. This is the time needed for payments to be adjusted by Wisconsin Medicaid, Medicare and the Social Security Administration.

When Medicaid starts paying your Medicare costs, your Social Security check will increase and you will get a notice from the Social Security Administration. The Social Security Administration will give you a refund for any payments you made after the date you were enrolled in a Medicare Savings Program.

How to Apply

You can apply online at access.wi.gov, over the telephone, by mail or in person with your agency. To find the address or phone number for your agency, go to dhs.wi.gov/em/CustomHelp or call Member Services at 1-800-362-3002. They can also send you an application and answer questions you may have about the application or these programs.

Questions

Information provided in this document is general. For more detailed information or to get help to apply, contact:

- Age 60 or older: You may contact the Elderly Benefit Specialist in your county. Elderly Benefit Specialists are located in County Aging Units or the Aging and Disability Resource Center*. If you have access to the internet, go to dhs.wi.gov/aging to find the Elderly Benefit Specialists serving your county.
- Age 18 to 59: You may be able to get help from a Disability Benefit Specialist. Disability Benefit Specialist services are available only in counties served by an Aging and Disability Resource Center.* If you have access to the internet, go to dhs.wi.gov/disabilities/benspecs/counties.htm to find the Disability Benefit Specialists serving your county.

*The phone number and/or address of your county agencies will be listed in the phone book under County or Tribal Government, Aging and Disability Resource Center, or Human Services.

If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact (608) 266-3356 or 1-888-701-1251 TTY. All translation services are free of charge. For civil rights questions, call (608) 266-9372, or 1-888-701-1251 TTY. All translation services are free of charge.