MEDICARE RIGHTS CENTER
Getting Medicare right

Need help paying for Medicare?

Ask your New York Medicaid office about these programs.

1. Medicaid

- Medicaid is health insurance for people with low incomes. Even if you have Medicare, you can also get Medicaid to lower your health care costs. Medicaid pays your Medicare deductibles and coinsurances if you see doctors who participate in Medicare and Medicaid or who are in your Medicare private health plan's network. These doctors can't charge you anything for Medicare-covered services.
- To apply for Medicaid, mail in an application or go to your local Department of Social Services office.
- If you have Medicaid, you probably also qualify for the Qualified Medicare Beneficiary Program (QMB). The government will pay your premiums if you are enrolled in the QMB program. (See below.)
- Medicaid covers additional benefits, such as dental, vision, and long-term care.
- If your income seems a little too high, contact your local Medicaid Office. You may qualify for **Medicaid spend-down**.

2. QMB — Qualified Medicare Beneficiary Program

- Pays your Medicare premiums. It will also pay your Medicare deductibles and coinsurances if you see providers who participate in Medicare or who are in your Medicare private health plan's network. Medicare providers can't charge you anything for Medicare-covered services.
- You can have both QMB and Medicaid.

3. SLMB — Specified Low-Income Medicare Beneficiary Program

- Pays your Medicare Part B premium.
- You can have both SLMB and Medicaid.

4. QI — Qualifying Individual Program

- Pays your Medicare Part B premium.
- You can't have both QI and Medicaid.

Important Tips

- QMB, SLMB and QI are often called **Medicare Savings Programs**. They are sometimes also called the **Medicare Buy-In** or **Medicare Premium Payment.**
- If you are applying for Medicaid and need help paying your Medicare premiums, be sure to apply for a Medicare Savings Program.
- If you think you were wrongly turned down for one of these programs, ask for a State Fair Hearing by the appeal deadline in your denial letter.

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Need Help Paying for Medicare?

Medicare Savings Programs (MSPs), also known as Medicare Buy-In programs, are programs that help pay your Medicare premiums and sometimes also coinsurance and deductibles. There are three main Medicare Savings Programs: **Qualified Medicare Beneficiary** (QMB), **Specified Low-Income Medicare Beneficiary** (SLMB) and **Qualifying Individual** (QI) program. Each program has different eligibility limits.

	2015 New York Gross Monthly Income Limits		2015 New York Asset Limits	
Program	**Individuals**	**Couples**	**Individuals**	**Couples**
QI	$1,345	$1,813	No limit	No limit
SLMB	$1,197	$1,613	No limit	No limit
QMB	$1001	$1,348	No limit	No limit
Medicaid	$845	$1,229	$14,850	$21,750

These income limits are based on 2015 federal poverty limits, and include a standard $20 disregard. You may qualify even if your income is slightly higher. Ask a Medicaid counselor about whether you can subtract certain expenses from your income.

If you meet the income limit in New York State, the Medicare Rights Center can help you apply for a Medicare Savings Program. Call 800-333-4114 for more information or to apply.

You can also contact your local Medicaid office (Department of Social Services) and ask for a copy of the application to mail in, or go to apply in person. You can call 800-541-2831 for the phone number.

If you enroll in a Medicare Savings Program, you will also automatically get Extra Help, the federal program that helps pay most of your Medicare Part D drug plan costs.

If you decide to apply for a Medicare Savings Program, you will be asked to send an original, signed application and copies of these documents :

- Social Security card
- Medicare card
- Proof of date of birth
- Proof of address where you live
- Proof of income