



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.

2017 New York Gross Monthly Income Limits			2017 New York Asset Limits	
Program	Individuals	Couples	Individuals	Couples
QI	\$1,377	\$1,847	No limit	No limit
SLMB	\$1,226	\$1,644	No limit	No limit
QMB	\$1,025	\$1,374	No limit	No limit
Medicaid	\$845	\$1,229	\$14,850	\$21,750

These income limits are based on 2017 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.

Note: In New York State, the money you spend each month on health insurance premiums other than the Part B premium will not be counted. Specifically, the Part B premium (the \$134 standard premium or on average \$109 you pay monthly or is deducted from your Social Security check) will count toward your total income. This is because once you have the MSP, the Part B premium will be paid by the state, not you. However, if you also pay for a Medigap or some other secondary insurance premium, you can deduct that amount from your monthly income to qualify for the MSP in NY. Sometimes a portion of your part D premium can also be deducted 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