



A Message from the Area Agency on Aging

UNDERSTAND THE BENEFITS OFFERED BY THE MEDICARE SAVINGS PROGRAMS

- MSPs help pay your Medicare costs if you have limited income and savings.
- There are three main programs, each with different benefits and eligibility requirements:
 - Qualified Medicare Beneficiary (QMB)
 - Specified Low-Income Medicare Beneficiary (SLMB)
 - Qualified Individual (QI)

BENEFITS OF QMB

Pays Part A & B premiums

Eliminates cost sharing for Medicare covered services.

Gross Monthly Income Limit: Individuals \$1,094 Couples \$1,472

Asset Limit: Individuals \$7,970 Couples \$11,960

BENEFITS OF SLMB

Pays Part B premiums (retroactive for 3 months)

Gross Monthly Income Limit: Individuals \$1,308 Couples \$1,762

Asset Limit: Individuals \$7,970 Couples \$11,960

BENEFITS OF QI

Pays Part B premiums (retroactive for 3 months)

Gross Monthly Income Limits: Individuals \$1,469 Couples \$1,980

Asset Limit: Individuals \$7,970 Couples \$11,960

You cannot choose to apply for a certain MSP. You will be enrolled in the MSP that corresponds to your income, assets, and application detail. All three main MSPs additionally allow you to:

- Enroll in Part B outside of usual enrollment periods.
- Eliminate your Part B late enrollment penalty if you have one.

KNOW THE BENEFITS AND ELIGIBILITY GUIDELINES OF EXTRA HELP

Extra Help is a federal program that helps pay for some to most of the out-of-pocket costs of Medicare prescription drug coverage.

BENEFITS OF EXTRA HELP:

Pays for Part D premium up to a state specific benchmark amount.

Lowers the cost of your prescription drugs.

Eliminates any Part D late enrollment penalties you have.

Gives you Special Enrollment Periods throughout the year to enroll in a Part D plan or switch between plans.

ELIGIBILITY:

Full Extra Help

Gross Monthly Income Limit: Individuals \$1,469 Couples \$1,980

Asset Limit: Individuals \$9,470 Couples \$14,960

Partial Extra Help

Gross Monthly Income Limit: Individuals \$1,630 Couples \$2,198

Asset Limit: Individuals \$14,790 Couples \$29,520

Extra Help is not a replacement for Part D. You must still have a Part D plan to receive Medicare prescription drug coverage and Extra Help assistance. You can apply for Extra Help through the Social Security Administration. You will be automatically enrolled in Extra Help if you have Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (MSPs).

BE AWARE OF PERSONAL FINANCIAL LOSSES CAUSED BY MEDICARE FRAUD, ERRORS AND ABUSE

Medicare fraud, errors, and abuse can result in financial losses for people with Medicare:

*You could be charged for health care services that you never received, were excessive, or were not medically necessary.

*Beware of people who ask for your Medicare number, Social Security number, or bank information just to provide you with information. Someone can use this personal information to commit identity theft, steal from you, or enroll you in a plan without your permission.

*Scammers can use your information to receive medical treatment covered by your insurance.

*You should always read your Medicare Summary Notices or Explanation of Benefits to detect potential errors or fraud.

*If you believe you have experienced Medicare fraud, waste, or abuse, contact your local Senior Medicare Patrol, or SMP. SMPs empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse.

TAKE ACTION

1. Call the Area Agency on Aging of Central Texas at 1-800-447-7169 or 254-770-2330, your designated State Health Insurance Assistance Program (SHIP) to find out if you are eligible for the Medicare Savings Program (MSPs), for Extra Help, or other health cost assistance programs in your area.



LOCAL HELP FOR PEOPLE WITH MEDICARE

2. Apply for Extra Help online at ssa.gov.
3. Call your local Medicaid office to learn about MSPs or Medicaid.
4. For help with Medicare questions, call the Medicare Rights Center helpline at 800-333-4114.



5. Contact your Senior Medicare Patrol (SMP) at 1-888-341-6187 or 713-341-6184, to report potential Medicare fraud, errors, or abuse.



Area Agency on Aging of Central Texas
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