

## Cabinet for Health and Family Services Department for Medicaid Services

### Medicare Savings Program Help In Paying Medicare Out-of-Pocket Expenses For Those Who Qualify

#### How to Get Help to Pay Medical Expenses

There are programs that may help you pay part of your medical expenses. If you qualify, you may not have to pay your Medicare premiums or out-of-pocket expenses.

#### How Do I Know If I Qualify?

1. You must have Medicare Hospital Insurance (Part A). If you're not sure whether you have it, look on your Medicare card or call Social Security toll free, at 1-800-772-1213 to find out.

**AND**

2. Your income is below certain limits. (Look at the table below to see if you might qualify.)

**AND**

3. Your financial resources or the things you own are below \$6,940 for an individual and \$10,410 for a couple. Financial resources are items like bank accounts, stocks and bonds. Some things are not counted like the home you live in, one car, furniture and some life insurance policies.

#### Programs That Help Pay Medical Expenses

(Choose your monthly income limit. Read the chart from left to right.)

<b>Your Monthly Income Limits in 2011*</b>	<b>Program Will Pay</b>	<b>Program Name</b>
\$908 Individual or \$1,226 Couple	Premiums, deductibles, and coinsurance Medicare Part B premiums	Qualified Medicare Beneficiary (QMB)
\$1,089 Individual or \$1,471 Couple	Medicare Part B premiums	Specified Low-Income Medicare Beneficiary (SLMB)
\$1,226 Individual or \$1,655 Couple	Medicare Part B premiums	Qualifying Individual (QI-1)

\* Income limits change annually based on the publication of the Federal Poverty Levels (FPL)..

## How Can I Get More Information?

Contact your local Department for Community Based Services (DCBS) office. If you do not know the number, you may use the DCBS local office search at [https://apps.chfs.ky.gov/office\\_phone/](https://apps.chfs.ky.gov/office_phone/). You can also find the number in the phone book under Medicaid, Medical Assistance, Family Support or Community Based Services.

- or -

Call **1-800-635-2570** and a specialist can provide you with the contact information for your local DCBS office. For deaf or hearing impaired who use a TTY/TDD call 1-800-627-4702.

## How can I Obtain an Application?

Visit the DMS Medicare Savings Program page at <http://chfs.ky.gov/dms/save.htm> to download an application.

## What Papers Do I Need To Bring?

The local DCBS office will need to be sure you qualify for these programs. Some of the information you will need is listed below. If you don't have this information now, you can get it later.

- Your Medicare card
- Proof of citizenship
- Proof of identity
- Proof of all income. This includes pension checks, social security payments, etc.
- Recent bank statements
- Insurance policies
- Financial statements from any stocks or bonds you own
- Proof of any funeral or burial policies you may have