

## Medicare Savings Program (MSP) & Extra Help Program

### **Medicare Savings Program (MSP)**

This program is for people who have Medicare and helps with some of the out-of-pocket expenses. This program may pay for or lower Medicare Part A, Part B and/or Part D premiums, deductibles, and copayments (based on income). To qualify for any level of MSP, individuals must have or be eligible for Medicare Part A and have income and resources below a certain threshold. The income and resource requirements are different for each of the three Medicare Savings Programs/Levels and may change from year to year.

Eligibility for certain Medicare Savings Programs automatically qualifies you for the Extra Help program as well.

1. **Qualified Medicare Beneficiary (QMB)**- individuals found eligible for QMB are automatically qualified for the Extra Help (Medicare Part D prescription drug program) as well.
  - QMB pays for or lowers Medicare Part A, B, and D as well as premiums and Cost sharing expenses
2. **Low Income Medicare Beneficiary (LMB)**- like QMB, LMB qualifies a Medicare beneficiary for automatic eligibility for Extra Help.
  - LMB pays for or lowers Medicare Part B and D as well as Premiums.
3. **Expanded Low Income Medicare Beneficiary (ELMB)**- Like QMB and LMB, ELMB also qualifies a Medicare beneficiary for automatic eligibility for Extra Help.

## KanCare General Information Fact Sheet



- ELMB pays for or lowers Medicare Part B and D as well as Premiums.

### Income Requirements:

#### QMB:

- Single: \$1,012
- Married: \$1,372

#### LMB:

- Single: \$1,212
- Married: \$1,646

#### ELMB:

- Single: \$1,366
- Married: \$1,852

### Resources (money in checking and savings, mutual funds, CDs, IRAs, stocks & bonds):

- Single: \$7,560
- Married: \$11,340

If you have someone who may be eligible for both Medicare and Medicaid, individuals can complete a KanCare application. Be sure to remind them to check the “I’d like help with Medicare Costs” box on page 3 of the application. Checking this box alerts eligibility specialists to check for ability to enroll the individual in the Medicare Savings Plan.

## **What is Extra Help?**

The Medicare “Extra Help” program is a Low-Income subsidy that is *not* a KanCare program, it is a Social Security program. The amount of subsidy depends on the individual’s income and resource limitations, and is set by the Social Security Administration. Extra Help pays for Medicare Part D prescription drug costs for those whose income and assets are below the eligibility threshold. Specifically, it pays for Part D monthly premium, annual deductible, coinsurance, and copayments.

### **Partial Extra Help**

Income Guidelines:

- Single: \$1,538/month
- Married: \$2,078/month

Resource Guidelines

(money in checking and savings, mutual funds, CDs, IRAs, stocks & bonds):

- Single: Total is no more than \$14,100
- Married: Total is no more than \$28,150

### **Full Extra Help**

Income Guidelines:

- Single: \$1,386/month
- Married: \$1,872/month

Resource Guidelines

(money in checking and savings, mutual funds, CDs, IRAs, stocks & bonds):

- Single: Total is no more than \$9,060
- Married: Total is no more than \$14,340

To qualify for Medicare Extra Help, individuals must meet income resource requirements.

- **IMPORTANT REMINDER:** These benefits, income and resource guidelines may change from year to year.
- For the most up-to-date levels, visit [medicare.gov](http://medicare.gov)

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- You may also qualify for Extra Help if your annual income is higher than the eligibility limit, but you support other family members who also live in the same household.

### **Applying for Extra Help:**

Complete and “Application for Extra Help with Medicare Prescription Drug Plan Costs” (SSA-1020) form with the Social Security Administration

### **You can apply and submit this form by:**

- Applying online at [www.socialsecurity.gov/extrahelp](http://www.socialsecurity.gov/extrahelp)
- By calling the Social Security Administration (SSA) and requesting an application be mailed to you.
- By calling the SSA and applying over the phone
- Applying in person at your local Social Security office.

After you submit your application, Social Security will review it and send you a notification in the mail if you are eligible. You can apply for Extra Help at any time during the year; you do not have to wait until open enrollment

For more information, call the KanCare Clearinghouse at 1-800-792-4884. You may also apply online at [www.applyforKanCare.ks.gov](http://www.applyforKanCare.ks.gov)

Submit your application to the KanCare Clearinghouse:

By Mail: P.O. Box 3599 Topeka, KS 66601-9738

By Fax: 1-844-264-6285