

Medicare Savings Program (MSP) & Extra Help Program

What is the **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.

Program Eligibility:

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

- 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
- 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.
- Expanded Low Income Medicare Beneficiary (ELMB)- Like QMB and LMB, ELMB also qualifies a Medicare beneficiary for automatic eligibility for Extra Help.
 - ELMB pays for or lowers Medicare Part B and D as well as Premiums.

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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

Applying for Medicare Savings Program (MSP)

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.

Another option is to fill out the Medicare Savings Plan application. It is found on-line on the KanCare website or you can call the KanCare Clearinghouse to have an application mailed to you. [MSP application - go to bottom of page](#)

For more information, call the KanCare Clearinghouse at 1-800-792-4884.

You may apply with a paper application or online at [KanCare Application Information](#).

Submit your application to the KanCare Clearinghouse:

- By Mail: P.O. Box 3599 Topeka, KS 66601-9738
- By Fax: 1-844-264-6285

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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
- 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.

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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 Social Security Extra Help
- 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

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This fact sheet was created in partnership with the Kansas Department of Health and Environment, Health Care Finance.