



Medicare Savings Programs (MSP)

Kansas has 3 Medicare Savings Programs (MSP). They pay or lower Medicare Part A, Part B and Part D premiums, deductibles and co-pays.

You may qualify for one of the programs!

Questions?

To learn more, or to get an application, call the KanCare Clearinghouse at **1-800-792-4884**

Interpreters are available, if needed. You can ask for an application in another language.

1-800-792-4292 (TTY) for persons with hearing impairments
1-800-498-1255 (Fax)

Apply online at
www.applyforKanCare.ks.gov



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Medicare Savings Programs

Find out if you qualify for help with:

- Medicare premiums
- Medicare deductibles
- Medicare co-insurance

Apply now!



What are Medicare Savings Programs (MSP)?

MSP are programs that help people with Medicare save money each year. For people with limited income and resources, MSP pays some or all of your Medicare premiums. MSP may also pay your Medicare deductibles and co-insurance.

Should you apply for the MSP?

Yes. Even if your income or resources are above the limits, you could qualify for MSP.

If you are on a fixed income, MSP could save you money!

Will the State take your home and assets if you are in MSP?

No. The State will not take your home or assets.

Will MSP help with my Part D prescription drug cost?

Yes. Your prescription co-pays will be lower. And you won't have a Part D coverage gap ("Doughnut Hole").

If you answer "**Yes**" to all 3 of these questions, you should apply for MSP:

1. Do you have Medicare Part A (hospital insurance)?
2. Is your income at or below the income limits in this chart?

3. Are your **resources** at or below \$7,860 for one person or \$11,800 for a married couple?

Resources include money in checking and savings accounts, CDs, and stocks and bonds.

Do not count as resources the house you live in, household items, or your car.

| Medicare Savings Program | Monthly income limit for one person | Monthly income limit for a married couple | MSP pays or lowers |
|--|-------------------------------------|---|--|
| ¶ | ¶ | ¶ | ¶ |
| Qualified Medicare Beneficiary (QMB) | \$1,041 | \$1,410 | Part A, Part B and Part D premiums, co-pays, deductibles and co-insurance. |
| Low Income Medicare Beneficiary (LMB) | \$1,249 | \$1,691 | Part B and Part D premiums |
| Expanded Low Income Medicare Beneficiary (ELMB) | \$1,406 | \$1,903 | Part B and Part D premiums |

 **Remember:** MSP benefits, resources, and income guidelines can change at any time.