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## What is a MEDICARE SAVINGS PROGRAM?

These are programs that help millions of people with Medicare save money each year. States have programs for people with limited income and resources that pay some or all of Medicare's premiums and may pay Medicare deductibles and coinsurance.

### Kansas offers the following programs:

- Qualified Medicare Beneficiary (QMB)
- Low Income Medicare Beneficiary (LMB)
- Expanded Low Income Medicare Beneficiary (ELMB)



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## WHERE DO I CALL OR GO?

For more information, questions, or to apply for a Medicare Savings Program, call or visit your local DCF Service Center.

Call **1-888-369-4777** for the nearest DCF Service Center, or visit [www.dcf.ks.gov](http://www.dcf.ks.gov) and click on Find DCF Locations.

You may also apply online at [www.applyforKanCare.ks.gov](http://www.applyforKanCare.ks.gov)



Do you want an extra \$2500 a year in your pocket?



# Medicare Savings Program

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## Medicare Savings Programs pay for Medicare Part A, Part B and/or Part D premiums, deductibles, and copayments.

How do I know if I qualify for a Medicare Savings Program?

If you can answer YES to the following 3 questions, you should apply for public funding to pay your Medicare premiums.

1. Do you have Medicare Part A, also known as hospital insurance?
2. Are your resources at or below \$7,080 for an individual or \$10,620 for a married couple? Resources include money in a checking, savings or CD account, stocks and bonds. When you count your resources don't include the house you live in, your car or household items.
3. Is your income at or below the income limits listed in the table below?

Medicare Savings Programs	Individual Monthly Income Limit*	Married Couple Monthly Income Limit*	The Medicare Savings Program May Pay Your:
Qualified Medicare Beneficiary (QMB)	\$958	\$1293	Part A, Part B and Part D premiums, copayments, deductibles and coinsurance
Low Income Medicare Beneficiary (LMB)	\$1149	\$1551	Part B premiums and Part D premiums, copayments, deductibles and coinsurance
Expanded Low Income Medicare Beneficiary (ELMB)	\$1293	\$1745	Part B premiums and Part D premiums, copayments, deductibles and coinsurance

\*Income amounts effective May 1, 2013

WILL THE STATE TAKE MY HOME IF I APPLY FOR MEDICARE SAVINGS PROGRAM?

NO.

Your home and your assets will not be touched by the state if you only receive public funding from the Medicare Savings Program.

### SHOULD I APPLY?

Even if your income or resources are higher than the amounts discussed in this brochure, you could be eligible for the Medicare Savings Program.

If you are on a fixed income, the Medicare Savings Program could save you money to spend for your other needs.