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## MEDICARE SAVINGS PROGRAM

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The following programs, administered by local Departments of Social Services and the Human Resources Administration in New York City, assist eligible individuals/couples in paying for their Medicare premiums. In some cases, Medicare Savings Programs may also pay Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) deductibles, coinsurance, and copayments. For those with earned income from employment, countable income does not include the first \$65 per month of earnings, one-half of the remainder, impairment related work expenses and other exclusions available to working Supplemental Security Income (SSI) recipients. There is also a \$20 exclusion of unearned income, such as Social Security Disability (SSD) benefits. There is no resource limit for any of these programs in New York. This program is sometimes referred to as the “Medicare Buy-In,” and should not be confused with the “Medicaid Buy-In for Working People with Disabilities.”

## QUALIFIED MEDICARE BENEFICIARY PROGRAM (QMB)

For 2016, an applicant must have less than \$991 per month in countable income. This program can pay for Medicare Part A and/or Part B premiums, Medicare Parts A and B coinsurance and deductibles. You can be eligible for QMB only, or for QMB and Medicaid.

## SPECIFIED LOW INCOME MEDICARE BENEFICIARY PROGRAM (SLIMB)

For 2016, an applicant must have less than \$1189 per month in countable income. This program pays for the Medicare Part B premium only. You can be eligible for SLIMB only, or for SLIMB and Medicaid (with a monthly spend down). You must have Medicare Part A to be eligible.

## QUALIFIED INDIVIDUAL (QI)

For 2016, an applicant must have less than \$1338 per month in countable income. This program pays for the Medicare Part B premium only. Individuals cannot be eligible for QI and Medicaid. Applicants must have Medicare Part A to be eligible.

All of the amounts listed above may increase due to cost of living adjustments in future years.

## HOW TO APPLY FOR MEDICARE SAVINGS PROGRAMS:

If you think you qualify, you must fill out an application. Applications can be obtained at the Medicaid office at the local (county) Department of Social Services or, if in NYC, at the Human Resources Administration. Applications can also be found on [www.health.ny.gov](http://www.health.ny.gov).

It is important to apply if you think you may qualify, even if your income or resources seem higher than the amounts listed, because applicants who have an income from working may qualify even if their income is higher than the limits listed.

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