

Find Out If You Can Lower Your Medicare

Doctor
Lab & Scan
co-pays

Drug co-pays

Premiums

Drug co-pays

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## Applying is easy!

- ▶ Do you want help paying for your Medicare medical and drug costs?
  - ► Here are programs to help.



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## Do you qualify?

- If your income or assets are over the amounts shown, you may still be eligible.
  - ► For example
- ► A part of your wages from current employment might not be counted.
- ▶ The home you live in, your vehicle, life insurance, burial plots are examples of assets that are not counted.



#### **Income & Asset Limits**

- Limits change every year
- Call your local SHIP counselor for current limits
- > 2021 limits are shown here



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# Extra Help/Low Income Subsidy (LIS) can

- ▶ Pay for the premium on your Medicare Drug Plan.
- ► Pay for part or all of the premium on your Medicare Advantage Plan.
- ▶ Lower your plan deductible.
- Lower your co-pays.



# To apply for Extra Help

- ▶ You must be enrolled in a Medicare Drug Plan.
- ► You must also have Medicare Part A and/or Medicare Part B.
- You do not have to be enrolled in both Part A and Part B.



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## Full Extra Help for your prescriptions Income & Asset Limits

- ► For an individual
- ► Monthly Income Limit: \$1,469 Asset Limit: \$9,470
- ▶ For a couple
- ► Monthly Income Limit: \$1,980 Asset Limit: \$14,960



## Partial Extra Help for your prescriptions Income & Asset Limits

► For an individual

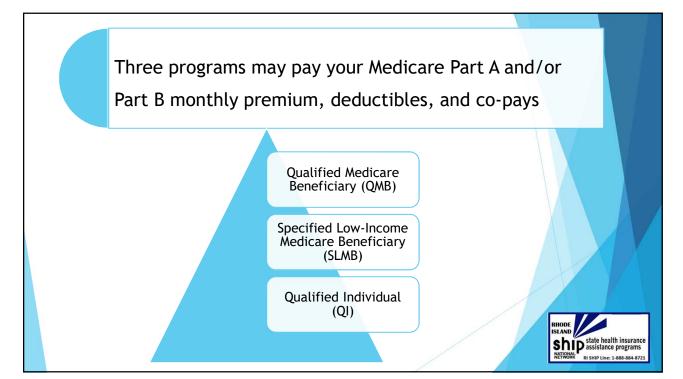
► Monthly Income Limit: \$1,630 Asset Limit: \$14,790

► For a couple

► Monthly Income Limit: \$2,198 Asset Limit: \$29,520



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## To apply

- You must be eligible for Medicare Part A and/or Part B. You do not have to be currently enrolled to apply.
- ▶ If you qualify and not already enrolled, you will be enrolled in premium free Part B.
- If you pay a Part A premium, you may qualify for premium free Part A.
- If you did not enroll in Part A because you would have to pay a premium, you may qualify for premium free Part A.



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## QMB - Qualified Medicare Beneficiary

- ▶ Pays your Medicare Part A and Part B monthly premiums.
- You do not pay your Original Medicare or Medicare Advantage Part A and Part B deductibles or co-pays.
- ► For an individual

Monthly Income Limit: \$1,093 Asset Limit: \$7,970

► For a couple

Monthly Income Limit: \$1,472

Asset Limit: \$11,960



## SLMB - Specified Low-Income Medicare Beneficiary

- ▶ Pays your Medicare Part B monthly premium.
- ► For an individual

Monthly Income Limit: \$1,308 Asset Limit: \$7,970

► For a couple

Monthly Income Limit: \$1,762 Asset Limit: \$11,960



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## QI - Qualified Individual

- ▶ <u>Pays</u> your Medicare Part B monthly premium.
- For an individual

Monthly Income Limit: \$1,469 Asset Limit: \$7,970

► For a couple

Monthly Income Limit: \$1,980 Asset Limit: \$11,960

► Funds for the QI program are limited for the year. If you miss acceptance into the program, you can re-apply in the next year.



#### CALL TODAY to schedule an appointment with a SHIP counselor near you!



- ► East Bay Community Action Program 401-435-7876
- ▶ Barrington Peck Center 401-247-1926
- ▶ Benjamin Church Senior Center 401-253-8458
- Progreso Latino 401-728-5920
- ▶ Leon Mathieu Senior Center 401-728-7582
- ▶ Warren Senior Center 401-247-1930
- State Health Insurance Assistance Program (SHIP) 1-888-884-8721



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