


east bay community action program  
THE BRIDGE TO SELF-RELIANCE




# Lower Your Medicare Costs

RHODE ISLAND  
**ship** state health insurance  
NATIONAL NETWORK assistance programs  
RI SHIP Line: 1-888-884-8721

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Find Out If You Can Lower Your Medicare

Premiums

Deductibles

Doctor Lab & Scan co-pays

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.



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## 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.



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## 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
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- ▶ For a couple
 

▶ Monthly Income Limit: \$1,980	Asset Limit: \$14,960
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## 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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Three programs may pay your Medicare Part A and/or Part B monthly premium, deductibles, and co-pays

Qualified Medicare Beneficiary (QMB)

Specified Low-Income Medicare Beneficiary (SLMB)

Qualified Individual (QI)



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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
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- ▶ For a couple
 

Monthly Income Limit: \$1,472	Asset Limit: \$11,960
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## 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

- ▶ Pays 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.



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

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- ▶ 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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Make sure to get a  
yearly physical exam

Medicare preventative  
& wellness  
appointments are free



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