

## How do I apply for Medicare Savings Programs?

- Do you have or are you eligible for Part A?
- Is your current income at or below the income limits?
- Do you have limited resources, below the limits?

If you answer yes to these three questions, call your local Department of Health and Human Resources office to see if you qualify for a Medicaid Savings Program.



You may qualify for Medicaid along with your Medicare and could receive *additional* coverage!



See what program you may qualify for today!

WEST VIRGINIA  
Department of  
**Health & Human Resources**  
BUREAU FOR  
MEDICAL SERVICES

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West Virginia Department of  
Health and Human Resources

Bureau for Medical Services



Have Medicare?

You May Also Qualify for  
Medicaid.

## How Can I Get Help?

Medicare beneficiaries who have limited income and resources may get help paying for their Medicare premiums and out-of-pocket medical expenses from Medicaid. Medicaid may also cover additional services beyond those provided under Medicare. These benefits are sometimes referred to as Medicare Savings Programs (MSPs).



## What additional coverage will I receive?

Beneficiaries with original Medicare cost-sharing may include:

- Coinsurance and/or copayment
- Deductibles; and
- Premiums.

## Qualified Medicare Beneficiaries (QMB)

Individual income limit: \$973 per month

Married couple income limit: \$1,311

- Pays the Part A coinsurance and deductible
- Pays the Part B coinsurance, deductible and monthly premium.

## Specified Low-Income Medicare Beneficiaries (SLMB)

Individual income limit: \$1,167 per month

Married couple income limit: \$1,573 per month

- Pays the Part B monthly premium

## Qualifying Individuals (QI-1)

Individual income limit: \$1,313 per month

Married couple income limit: \$1,770 per month

- Pays the Part B monthly premium



## Am I “Dual Eligible?”

If you are an individual who is entitled to Medicare Part A and/or Part B and eligible for some Medicaid benefit, you are “dual eligible.”

## Are There Resource Limits for Medicare Savings Programs?

Total asset limits for the QMB, SLMB, and QI-1 Medicare Savings Programs are:

- Individual: \$7,160
- Married couple: \$10,750

## Countable Resources Include:

- Cash
- Money in a checking or savings account
- Stocks
- Bonds
- Annuities & CDs

## Resources Do Not Include:

- Your home
- One car
- Burial plot
- Up to \$1,500 for burial expenses if you have put that money aside
- Furniture
- Other household and personal items