

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 resources that are below the limits?

If your answer is yes to these three questions, call your local DoHS office to see if you qualify for a Medicaid Savings Program.

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



See what program you may qualify for today!

West Virginia Department
of Human Services
Bureau for Medical
Services



WEST VIRGINIA DEPARTMENT OF

**HUMAN
SERVICES**

350 Capitol Street

Room 730

Charleston, WV 25301

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.

Qualified Medicare Beneficiaries (QMB)

Individual income limit: \$1,305 per month. Married couple income limit: \$1,763:

- 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: \$1,565 per month. Married couple income limit: \$2,115:

- Pays the Part B monthly premium.

Qualifying Individuals (Q1-1)

Individual income limit: \$1,761 per month. Married couple limit: \$2,380 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 benefits, you are “dual eligible.”

Are There Resource Limits for Medicare Savings Programs?

Total asset limits for the QMB, SLMB, and Q1-1 Medicare Savings Programs are:

- Individual: \$9,660
- Married couple: \$14,470

Countable Resources Include:

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

What additional coverage will I receive?

Beneficiaries with Original Medicare cost-sharing may include:

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

