

**MEDICARE SAVINGS PROGRAMS (MSP)
FOR MEDICARE BENEFICIARIES
MEDICAL ASSISTANCE
2021 GUIDELINES**

Medicare beneficiaries may be eligible for programs which can help pay Medicare premiums, co-payments, and deductibles. Eligibility for these programs depends on an individual/couple's gross income (before deductions) and assets. Following is a brief description of these programs and their general eligibility guidelines follow. **Note: The income limits listed below do not include a general \$20 disregard that is added to each program's basic income eligibility limit.** There is only one \$20 disregard for couples. (If employed, other deductions may apply.)

MSP - QUALIFIED MEDICARE BENEFICIARY (QMB) 100% FPL

	GROSS INCOME LIMIT	ASSET LIMIT
Individual	\$1,073.33/month (+\$20 Disregard)	\$7,970
Couple	\$1,451.67/month (+\$20 Disregard)	\$11,960

The QMB program pays all Medicare deductible and co-insurance amounts. It also pays the Medicare Part B monthly premium for eligible persons and automatically qualify for help with the Part D out of pocket cost as explained below.

MSP - SPECIFIED LOW INCOME MEDICARE BENEFICIARY (SLMB) 120% FPL

	GROSS INCOME LIMIT	ASSET LIMIT
Individual	\$1,288.00/month (+\$20 Disregard)	\$7,970
Couple	\$1,742.00/month (+\$20 Disregard)	\$11,960

The SLMB program pays the Medicare Part B premium for eligible persons and there are additional benefits to cover Medicare Part D program out-of-pocket expenses as explained below.

MSP - SPECIFIED LOW INCOME/MEDICARE BENEFICIARY PLUS PROGRAM (SLMB+) 135% FPL
(Also known as QI-1).

	GROSS INCOME LIMIT	ASSET LIMIT
Individual	\$1,449.00/month (+\$20 Disregard)	\$7,970
Couple	\$1,959.75/month (+\$20 Disregard)	\$11,960

Note: May not be enrolled in full-benefit Medicaid, (Including MAPP, Family Care, or meeting a Medicaid deductible) and SLMB+ at the same time.

The SLMB+ program pays the Medicare Part B premium for eligible persons and there are additional benefits to cover Medicare Part D program out-of-pocket expenses as explained below.

MSP - QUALIFIED DISABLED AND WORKING INDIVIDUAL (QDWI)

	GROSS INCOME LIMIT	ASSET LIMIT
Individual	\$2,146.66/month (+\$20 Disregard)	\$4,000
Couple	\$2,903.34/month (+\$20 Disregard)	\$6,000

QDWI pays Medicare Part A premiums; this program does not pay Medicare Part B premiums. (Note: program asset limits, NOT LIS limits)

CATEGORICALLY NEEDY MEDICAL ASSISTANCE (MEDICAID, TITLE 19)

(NOTE: Medicaid only coverage is also available for those who are not on Medicare)
Add the \$20 Disregard to determine eligibility.

	GROSS INCOME LIMIT	ASSET LIMIT
Individual	\$877.78	\$2,000
Couple	\$1,323.05	\$3,000

Medical Assistance (MA) benefits for Medicare beneficiaries includes coverage for the Medicare premium, all Medicare co-payments and deductibles, assistance with Medicare Part D program out-of-pocket expenses, as noted below and nursing home care, etc.

Medical Assistance Deductible/Spend Down Option

If a person meets the Medical Assistance asset limit, but their monthly income is higher than \$100% FPL (+\$20 Disregard) (Individual or Couple), it may be possible to receive Medical Assistance benefits if their medical bills are large enough to offset the excess monthly income. Once a deductible period has been established, LIS assistance for Medicare Drug Programs will start. Read the LIS information below.

MAPP (Medical Assistance Purchase Plan)

The Medicaid Purchase Plan offers people who have been found disabled who are working or interested in working the opportunity to buy health care coverage through the Wisconsin Medicaid Program. Depending on an individual's income, a premium payment may be required for this health care coverage. MAPP is a full Medical Assistance Program and will automatically qualify the beneficiary for LIS. See above.

LIS (Low Income Subsidy)

Approved for any of the above programs automatically provides assistance with the cost of prescription medications with a Medicare Plan that covers the cost of medications. A purple-colored letter from CMS explaining the level of extra help usually arrives within a month or two. LIS allows for a \$0 premium drug plan or, in some cases, a reduced premium on a Medicare Advantage Plan that provides drug coverage. The cost share for 2021 is \$3.70 for generic and \$9.20 on brand name drugs. The drugs must be on the plans formulary to be covered. If you are not enrolled in a Medicare Drug Plan one will be assigned and a yellow letter is sent.

LiNet is a temporary drug plan that may provide for coverage once approval of the above programs has been received. This program is only available to those that do not have a Medicare Drug Plan and are not members of a Medicare Advantage plan. Members of Medicare Advantage Plans, with or without drug coverage, will not qualify to be assigned a plan by Medicare. These people may wish to review all their options before signing up for a drug plan or adding drug coverage to their current Advantage Plan.

If help is needed to locate the telephone number for the county office, please call:

MEDIGAP HELPLINE, 1-800-242-1060. In Madison, call (608) 246-7017.

These figures are current as of the date of printing. The figures may change as the Federal Poverty level adjusts each year.

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