



# Medicare Savings Programs 2016

Available to Medicare recipients to help meet rising medical care costs

1-855-408-1212 • 1-919-807-6900 • [www.ncshiip.com](http://www.ncshiip.com)

## Requirements

Applicant must be eligible for Medicare Part A.

Income and resources/assets must fit into the program's guidelines.

## Resources/Assets

**Resources/Assets not over \$8,780 for one person or not over \$13,930 per married couple.** These amounts include a \$1,500 per person burial fund allowance.

Resources not counted include:

- Home property and furnishings
- One essential vehicle of any value
- Burial assets

## How to Apply

**How:** Contact your county Department of Social Services to apply and for more information.

**Who:** Persons who are eligible for Medicare Part A and meet the income/resource requirements.

**When:** Anytime. However, you **MUST** apply for the program - it is not automatic. You do not need to be hospitalized or have medical bills to apply. You cannot receive benefits until you apply **and** are determined eligible.

**The chart below outlines the programs' income limits and the benefits effective April 1, 2016.**

<p><b>Medicare Qualified Beneficiary</b> (MQB-Q or QMB)</p> <p>\$990/month (single) \$1,335/month (married couple)</p> <p>Income limit based on 100 percent of the Federal Poverty Level for all states except Alaska and Hawaii.</p>	<ul style="list-style-type: none"> <li>• Payment for Medicare premiums.</li> <li>• Coverage for all Medicare deductibles (Parts A &amp; B).</li> <li>• Coverage for all Medicare coinsurance (Parts A &amp; B).</li> <li>• Note: MQB's coverage is similar to a basic Medicare supplement policy. However, MQB does not pay for prescription drugs.</li> </ul>
<p><b>Medicare Qualified Beneficiary B Class</b> (MQB-B or SLMB)</p> <p>\$1,188/month (single) \$1,602/month (married couple)</p> <p>Income limit based on 120 percent of the Federal Poverty Level for all states except Alaska and Hawaii.</p>	<ul style="list-style-type: none"> <li>• Payment for the Medicare Part B premiums.</li> </ul>
<p><b>Qualifying Individuals - 1</b> (MQB-E or QI-1)</p> <p>\$1,337/month (single) \$1,803/month (married couple)</p> <p>QI-1 recipients have incomes of at least 120 percent of the Federal Poverty Level but less than 135 percent of the Federal Poverty Level.</p>	<ul style="list-style-type: none"> <li>• Payment for the Medicare Part B premiums.</li> <li>• Funding for QI-1 is limited. Once funding is exhausted, no one else will be eligible for the program that year. All applicants must re-apply for this program each calendar year.</li> </ul>

## Suspending Your Medicare (or Medigap) Policy When You Become Eligible for Medicaid

If you have a Medicare supplement policy and then get Medicaid, there are a few things you should know:

- You can suspend your Medicare supplement policy within 90 days of getting Medicaid. NAIC Model 651 states, "If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within 90 days of losing Medicaid eligibility. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension."
- You won't have to pay your Medicare supplement policy premiums while it is suspended.
- Your Medicare supplement policy won't pay benefits while the Medicare supplement policy is suspended.
- You can suspend a Medicare supplement policy for up to two years.
- At the end of the suspension, you can reinstate the Medicare supplement policy without new medical underwriting or pre-existing condition waiting periods.

## Purchasing a Medicare Supplement (or Medigap) Policy When You Become Eligible for Medicaid

- An insurance company may only legally sell you a Medicare supplement policy if Medicaid pays your Medigap policy premium or if Medicaid only pays your Medicare Part B premium.