MAP-15
R. 7/26

Commonwealth of Kentucky
Cabinet for Health and Family Services
Department for Medicaid Services

TEAM KENTUCKY
CABINET FOR HEALTH AND FAMILY SERVICES

Medicare Savings Program

Help in Paying Medicare Out-of-Pocket Expenses
For Those Who Qualify

Questions	**Responses**
How to Get Help to Pay Medical Expenses	There are programs that may help you pay part of your medical expenses. If you qualify, you may not have to pay your Medicare premiums or out-of-pocket expenses.
How Do I Know If I Qualify?	1. You must have Medicare Hospital Insurance (Part A). If you're not sure whether you have it, look on your Medicare card or call Social Security toll free, at 1-800-772-1213 to find out. 2. Your Income is below certain limits - look at the table[1] below to see if you might qualify. 3. Your financial resources or the things you own are below $9,660 for an individual and $14,470 for a couple. Financial resources are items like bank accounts, stocks and bonds. Some things are not counted like the home you live in, one car, furniture, and some life insurance policies.
How Can I Get More Information?	Contact kynect at 1-855-459-6328 or the Department for Community Based Services (DCBS) at 1-855-306-8959. You can also locate your local DCBS office here: chfs.ky.gov/Office Phone OR Call 1-855-306-8959 and a specialist can provide you with the contact information foryour local DCBS office. For deaf or hearing impaired who use a TTY/TDD call 1-800-627-4702.
How Can I Obtain an Application?	Visit the DMS Medicare Savings Program page at chfs.ky.gov/agencies/dms/dpo to download an application. You can also visit your local DCBS office or contact DCBS call services at 1-855-306-8959. You can also apply by going to www.kynect.ky.gov.

What Papers Do I Need to Bring?	The local DCBS office will need to be sure you qualify for these programs. Some of the information you will need is listed below. If you don't have this information now, you can get it later. ▪ Your Medicare card ▪ Proof of citizenship ▪ Proof of identity ▪ Proof of all income. This includes pension checks, social security payments, etc., ▪ Current and prior 3 months bank statements ▪ Insurance policies ▪ Financial statements from any stocks or bonds you own ▪ Proof of any funeral or burial policies you may have

Programs That Help Pay Medical Expenses[1]

Your Monthly Income Limits in 2026*	MSP Will Pay	Program Name
$1,330 Individual or $1,804 Couple	Pays Medicare Part A and B premiums, deductibles, and coinsurance	Qualified Medicare Beneficiary (QMB)
$1,596 Individual or $2,164 Couple	Pays Medicare Part B Premium only (no deductibles or coinsurance)	Specified Low-Income Medicare Beneficiary (SLMB)
$1,796 Individual or $2,435 Couple	Pays Medicare Part B Premium only (no deductibles or coinsurance)	Qualifying Individual (QI-1)
$5,405 Individual Or $7,299 Couple These limits include additional earned income disregards.	Pays Medicare Part A premium (for certain working disabled individuals-for up to 48 months).	Qualified Disabled & Working Individual (QDWI)

* Income limits change annually based on the publication of the Federal Poverty Levels (FPL)
* Income limits include a $20 general income exclusion.