

## **Medicare Savings Program**

### **Help in Paying Medicare Out-of-Pocket Expenses for Those Who Qualify**

#### **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.

**AND**

2. Your income is below certain limits - look at the table below to see if you might qualify.

**AND**

3. Your financial resources or the things you own are below \$9,090 for an individual and \$13,630 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.

#### **Programs That Help Pay Medical Expenses**

<b>Your Monthly Income Limits in 2023*</b>	<b>Program Will Pay</b>	<b>Program Name</b>
\$1,235 Individual \$1,663 Couple	Medicare Part B premiums, deductibles, and coinsurance	Qualified Medicare Beneficiary (QMB)
\$1,478 Individual \$1,992 Couple	Medicare Part B premiums	Specified Low-Income Medicare Beneficiary (SLMB)
\$1,660 Individual \$2,239 Couple	Medicare Part B premiums	Qualifying Individual (QI)

\* Income limits change annually based on the publication of the Federal Poverty Levels (FPL).

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

### **How Can I Get More Information?**

Contact your local Department for Community Based Services (DCBS) office at 855-306-8959. You may use the DCBS local office search at [https://prdweb.chfs.ky.gov/Office\\_Phone/index.aspx](https://prdweb.chfs.ky.gov/Office_Phone/index.aspx)

- or -

Call **1-800-635-2570** and a specialist can provide you with the contact information for your 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 <https://chfs.ky.gov/agencies/dms/dpo/epb/Pages/msp.aspx> to download an application, visit the local DCBS office, or contact the DCBS call services at 1- 855-306-8959. You can also apply by going to [www.benefind.ky.gov](http://www.benefind.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

