

## Medical insurance for Senior and the Disabled

The Medicare Savings Programs, also known as QMB (Qualified Medicare Beneficiary), SLMB (Specified Low income Medicare Beneficiary) and ALMB (Additional Low income Medicare Beneficiary), may help pay for your Medicare premiums. QMB may also pay for your Medicare coinsurance and deductibles.

### Who can apply for the Medicare Savings Programs?

A person who is eligible for Medicare Part A hospital coverage and who has income and assets below the program limits may be eligible for one of the programs. Most people become eligible for Medicare Part A when they turn 65 years old. People who are between the ages of 18 and 65 can also receive Medicare Part A if they receive Social Security benefits and have been permanently disabled for at least two years.

### How can I save on my Medicare premium?

If you have Medicare Part B, you pay a premium each month for coverage. (Part B pays for doctor bills, lab tests, x-rays, etc.) It comes out of your Social Security check each month. If you qualify for QMB, SLMB or ALMB, the State of Connecticut will pay the Part B premium for you. **You will then see an increase in your Social Security check each month.**

### What if I don't have Part A?

Some people choose not to take Part A when they become eligible for Medicare. They can change their minds later, but then the person has to pay the Part A premium instead of the federal government. If you were eligible for Part A but did not take it at enrollment, **the State of Connecticut will pay the Part A premium for you under the QMB program.** If you are not sure that you have Part A, check your Medicare card or call the Social Security Administration at 1-800-772-1213.

### Are there other benefits?

Yes! If you qualify for QMB, QMB will pay your Medicare coinsurance (co-payments) and deductibles up to the amount that Medicaid would pay for that service. The SLMB or ALMB programs do not pay coinsurance or deductibles. *Please note: QMB can only make the payment if the provider accepts Medicaid. In some cases, QMB may also pay your Medicare Part A premium. These benefits could save you hundreds or even thousands of dollars each year!*

### Will this cost me anything?

No. There is no charge to you for any of the benefits under these programs.

### Is there an income limit?

Yes. The level of help that you receive depends on your countable income. The table below shows the benefits available at different income levels.

### How do I apply?

Contact the Wilton Department of Social Services at 834-6238. You may also telephone a CHOICES health insurance counselor at the Southwestern Connecticut Agency on Aging (SWCAA). They will answer your questions, send you a simple four-page application, and a

postage paid return envelope. To reach a CHOICES counselor, call 1-800-994-9422.

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No. There is no charge to you for any of the benefits under these programs.

If you qualify for the Medicare Savings Program, you will also be eligible for **Extra Help with Medicare prescription drug costs**. For additional information on and to apply for Extra Help please visit <https://www.socialsecurity.gov/pubs/EN-05-10525.pdf>.

**Need to have this information summarized? Have a question, or two, or three? Call Lauren Hughes at Wilton Social Services – 203-834-6238.**