Medicaid and the Medicare Savings Programs

New York State Department of Health Office of Health Insurance Programs 2008

THE FOLLOWING PROGRAMS ADMINISTERED BY LOCAL DEPARTMENTS OF SOCIAL SERVICES AND THE HUMAN RESOURCES ADMINISTRATION IN NEW YORK CITY CAN ASSIST INDIVIDUALS/COUPLES IN PAYING FOR THEIR MEDICARE PREMIUMS.

The income below, except for full Medicaid, includes a \$20 exemption.

Full Medicaid for dual eligibles (Individuals eligible for both Medicare and Medicaid): This program pays for a wide range of medical care, services and supplies as well as premiums, coinsurance and deductible payments for Medicare beneficiaries. The 2008 income and resource requirements for those applicants who are aged or certified blind or disabled are:

> **Income Below Resources Below**

Single: \$ 725 per month \$ 13.050 Couple \$1,067 per month \$ 19.200

Qualified Medicare Beneficiary Program (QMB): This program can pay for the Medicare Part A and/or Part B premiums, coinsurance and deductibles. An individual can be eligible for QMB only or for QMB and Medicaid. There is no resource test if applying for QMB only. The 2008 income requirements for this program are:

Income Below

Single \$ 887 per month Couple \$1,187 per month

Specified Low Income Medicare Beneficiary Program (SLIMB): This program pays for the Medicare Part B premium only. Individuals can be eligible for SLIMB only or for SLIMB and Medicaid (with a spenddown). The applicant must have Medicare Part A in order to be eligible for the program. There is no resource test if applying for SLIMB only. The 2008 income requirements for this program are:

Income Below

Single \$1,060 per month Couple \$1,420 per month

Qualified Individual-1 (QI-1): This program pays for the Medicare Part B premium only. Individuals cannot be eligible for QI-1 and Medicaid. The applicant must have Medicare Part A. States are allotted money for this program on a yearly basis. There is no resource test for this program. The 2008 income requirements for this program are:

Income Below

Single \$1,190 per month Couple \$1,595 per month

Qualified Disabled and Working Individual (QDWI): This program pays for the Medicare Part A premium only, not Part B. The applicant must be a disabled worker under age 65 who lost Part A benefits because of return to work. The 2008 income and resource requirements for this program are:

> **Resources Below** Income Below

Single \$1,754 per month \$4,000 \$2,354 per month \$6.000 Couple

Applications for all of these programs may be obtained from the Medicaid office at the local (county) department of social services. The phone number for the local department of social services may be found in the government pages of the Telephone book. Within New York City, the phone number to call for the Medicaid Helpline is 1-888-692-6116. Outside of New York City call 212-639-9675.

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