



The Medicare Savings Programs

March 2022



The State of Connecticut offers financial assistance to eligible Medicare enrollees through our Medicare Savings Programs (MSP).

If you qualify for one of the three Medicare Savings Programs (depending on your income), DSS will pay your Medicare Part B premium each month.

In addition, some enrollees will be covered for Medicare deductibles and co-insurance.

Our Medicare Savings Programs are funded by Medicaid.

Who May Qualify for MSP?

- Must be a Connecticut resident.
- Must be a United States citizen or legally in the US for 5 years.
- Must be Medicare Part A eligible.
- Must meet the income limits.



What is Medicare?



- A federal health insurance program for people age 65 or older.
- You can also be under 65 and eligible for Medicare if you have been receiving SSDI for more than 24 months, or under 65 with End-Stage Renal Disease, also known as ESRD or kidney failure.
- Medicare Part A Hospital Insurance
- Medicare Part B Doctor/Medical Insurance
- Medicare Part C Medicare Advantage Plan
- Medicare Part D Prescription Coverage



MSP Benefits

Qualified Medicare Beneficiary (QMB)

- Pays Medicare Part B monthly premium.
- Pays for Medicare Part A and B co-insurance, co-pays, and deductible amounts for Medicare-covered services.

Specified Low-income Medicare Beneficiary (SLMB)

- Pays Medicare Part B monthly premium only.

Additional Low-Income Medicare Beneficiary (ALMB)

- Pays Medicare Part B monthly premium only.
- Program availability dependent on State funding availability.



MSP Income Limits 2022

	Single	Married Couple
QMB	\$2,390.00	\$3,220.00
SLMB	\$2,617.00	\$3,525.00
ALMB	\$2,786.00	\$3,754.00

*There are no asset limits for this program.

Advantages



- If you qualify for any of the Medicare Savings Programs, you will automatically receive help with your prescription drug costs under Medicare Part D. This help comes in the form of a subsidy under the Part D Low Income Subsidy (LIS), also known as “Extra Help.”
- Pays the benchmark Medicare Part D premium or a portion of a non-benchmark plan.

Ways to Apply



- Complete an application online at www.connect.ct.gov
- Download an application at <http://portal.ct.gov/DSS/Health-And-Home-Care/Medicare-Savings-Program/Medicare-Savings-Program/Apply> and return the application form W-1QMB to:
DSS ConneCT Scanning Center
PO Box 1320
Manchester, CT 06045-1320
- You can walk into any DSS Field Office and apply in person.

Online Information: <https://portal.ct.gov/DSS/Health-And-Home-Care/Medicare-Savings-Program/Medicare-Savings-Program>

Helpful Community Resources



- **Choices 1-800-994-9422**

<http://www.ct.gov/agingservices/cwp/view.asp?q=313032>

- Connecticut's official health insurance assistance program
- Answers to questions about Medicare, certified counselors
- a “one-stop shopping” information and referral source for services available to older adults.



- **Area Agencies on Aging (AAA)**

- There are five AAAs located throughout Connecticut (Western North Central, Eastern, South Western, and South Central).
- Area Agency on Aging staff provide information and preliminary screening for more than 20 federal and state benefit programs.

- **Center for Medicare Advocacy (CMA), (860) 456-7790**



- CMA's mission is to advance access to comprehensive Medicare coverage and quality health care for older people and people with disabilities by providing analysis, education and advocacy.