

Medicare Savings Program

What are Medicare Savings Programs?

Medicare Savings Programs (MSPs) are federally funded programs carried out by individual states. MSPs help low-income people with Medicare pay their premiums. Some MSPs also pay for deductibles, coinsurance, and copayments so long as certain conditions are met. You cannot receive benefits in more than one MSP.

What types of MSPs are available?

- **Qualified Medicare Beneficiary (QMB) Program**

QMB pays for Part A premiums, Part B premiums, deductibles, 20% coinsurance, and copayments, and qualifies you to get full extra help paying for Medicare Prescription Drug Coverage (part D).

Individual Monthly Income Limit	Married Couple Monthly Income Limit
\$1,061	\$1,430
Individual Resource Limit	Married Couple Resource Limit
\$7,730	\$11,600

- **Specified Low-Income Medicare Beneficiary (SLMB) Program**

SLMB pays for Part B premiums and qualifies you to get full extra help paying for Medicare prescription drug coverage (Part D).

Individual Monthly Income Limit	Married Couple Monthly Income Limit
\$1,269	\$1,711
Individual Resource Limit	Married Couple Resource Limit
\$7,730	\$11,600

- **Qualified Individual (QI) Program**

QI pays for Part B premiums and qualifies you to get full extra help paying for Medicare prescription drug coverage (Part D). You must apply annually for QI benefits. These benefits are granted on first-come, first-served bases with priority given to those who received QI benefits the previous year. QI benefits are not available if you qualify for Medicaid.

Individual Monthly Income Limit	Married Couple Monthly Income Limit
\$1,426	\$1,923
Individual Resource Limit	Married Couple Resource Limit
\$7,730	\$11,600

- **Qualified Disabled and Working Individuals (QDWI) Program**

QDWI pays for Part A premiums. You are eligible for the QDWI program if you are a working disabled person under sixty-five (65) years of age, you lost your premium-free Part A when you went back to work, you are not receiving medical assistance from your state, or you meet the income and resource limits required by your state.

Individual Monthly Income Limit	Married Couple Monthly Income Limit
\$4,249	\$5,722
Individual Resource Limit	Married Couple Resource Limit
\$4,000	\$6,000

What resources are included in the resources limit?

Countable resources include:

- Money in a checking or savings account
- Stocks
- Bonds

The following assets are not included as resources:

- Your home
 - One car
 - Burial plot
 - Up to \$1,500 set aside for burial expenses
 - Furniture
 - Other household and personal items
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How do I apply for a MSP?

Visit <https://tenncareconnect.tn.gov/services/homepage> to fill out an application or call (855) 259-0701 for information about how to receive additional benefits under Medicare Savings Programs.

Last updated on January 04, 2021.

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