

**MEDICARE SAVINGS PROGRAMS CAN HELP
COVER SOME MEDICARE COST-SHARING EXPENSES
CONNECTICUT**

The Medicare Savings Program (MSP) helps cover Medicare cost-sharing expenses for people with lower incomes. Depending on the individual's income, MSP can help cover all, or some of, Medicare's premiums, deductibles and cost-sharing. **There are three levels of the MSP.** All levels of MSP cover the Part B premium and provide automatic enrollment into Extra Help/Low income Subsidy (LIS) for Part D prescription coverage.

Qualifying for an MSP Program is Based on Income

1. You may qualify at the Qualified Medicare Beneficiary (QMB) level.

If Gross Monthly Income is at, or below:

\$2,245.04 (single)
\$3,032.07 (couple)

QMB pays the Part B premium, (\$144.60), and all Medicare Deductibles, Part A (\$1,408) and Part B (\$198) In addition; QMB covers co-insurance (usually 20%) of Medicare charges, similar to a Medigap policy. QMB automatically enrolls you in Extra Help (LIS) for your Prescription Costs.

2. You may qualify at the Specified Low Income Medicare Beneficiary (SLMB) level.

If Gross Monthly Income is at, or below:

\$2,457.84 (single)
\$3,319.47 (couple)

SLMB pays the Part B premium, (\$144.60) and automatically enrolls you in Extra Help (LIS) for your Prescription Costs.

3. You may qualify at the Additional Low Income Medicare Beneficiary (ALMB) level.

If Gross Monthly Income is at, or below:

\$2,617.44 (single)
\$3,535.02 (couple)

ALMB pays the Part B premium, (\$144.60) and automatically enrolls you in Extra Help (LIS) for your Prescription Costs. (Note: Access to the ALMB is subject to available funding for the program.)

How Does MSP help with the Costs of Prescription Drugs?

1. When you qualify for any level of MSP, you will automatically qualify for the Part D Low Income Subsidy (LIS), also called "Extra Help". The LIS or "Extra Help" pays the full cost of a Medicare Part D (prescription coverage) basic "benchmark" plan, or a portion of a non-benchmark plan, yearly deductibles and co-insurance, or co-pays. This coverage remains the same even if you reach the coverage gap. The LIS also allows you to change your Medicare Part D or Medicare Advantage plans outside of the open enrollment period.
2. Co-pays for formulary drugs. In 2020, you will pay no more than \$3.60 for a generic drug and \$8.95 for a brand name.

(Over)

Example: What are the Potential Savings from the Medicare Savings Programs (MSPs)?

Mr. Brown is a single Medicare beneficiary who needs hospital care, medical services and is taking five prescription drugs per month, in 2020. (Services covered by Medicare Part A, Part B and Part D.) The chart below calculates the costs and savings for Mr. Brown based on each of the three MSP levels. It also shows what his costs would be without the Medicare Savings Program.

Mr. Brown’s costs and potential savings would differ, depending on his income and what Medicare Savings Program he qualifies for.

Example: Mr. Brown	Monthly Costs & Savings	Monthly Costs & Savings	Monthly Costs & Savings
Medicare Cost Categories	With QMB & LIS	With SLMB/ALMB & LIS	Without MSP & LIS
Part B Premium	\$0.00	\$0.00	\$144.60
Part D Premium	\$0.00	\$0.00	\$43.10
Part D Rx Co-pays	\$26.40	\$26.40	\$393.00
Total Costs	\$26.40	\$26.40	\$580.60
Potential Savings	\$567.70	\$567.70	\$0.00
Calculation	$\$580.60 - \$26.40 = \$567.70$	$\$580.60 - 26.40 = \567.70	$\$580.60 - \$0 = \$580.60$
			Other Potential Costs
Part A Deductible	\$0.00	\$1,408.00	\$1,408.00
Part B Deductible	\$0.00	\$198.00	\$198.00
Part B Cost Sharing	\$0.00	20% (most services)	20% (most services)
Part D Annual Deductible	\$0.00	\$0.00	\$435.00
Other Potential Savings	\$2,041 + 20% co-pays	\$435	\$0.00
Calculation	$\$1,408 + \$198 + \$435 = \$1,641$ + 20% co-pays		
TOTAL Potential Savings	\$2,068.70	\$1,002.70	\$0.00

For Assistance and To Apply: Call the CHOICES Statewide Health Insurance Hotline

1-800-994-9422