

## The Low Income Subsidy

The Low Income Subsidy (LIS) is an extra benefit for someone who has Medicare Part D. If you have Medicare and MSP you are automatically eligible for the LIS. With the LIS you can get:

- Help paying your Medicare Part D monthly premium.
- Help with your Medicare Part D yearly deductibles and,
- Help paying your Medicare Part D co-insurance and co-pays for drugs on your plan formulary.

For more information about the LIS go to [www.socialsecurity.gov](http://www.socialsecurity.gov), call 1-800-Medicare or for TTY call 1-800-325-0778.

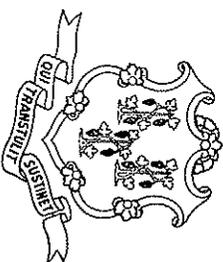
## How do I apply?

You can send your application to:

The Department of Social Services  
Adult Services Division, 10<sup>th</sup> Floor  
25 Sigourney Street  
Hartford, CT 06106

Or, you can speak to a representative at 2-1-1. Representatives are available 24 hours a day, seven days a week.

Or, telephone a CHOICES health insurance counselor at your Area Agency on Aging. They will answer your questions, send you an application and a return envelope. To reach a CHOICES counselor, call 1-800-994-9422.



# The Medicare Savings Programs

You Can Save \$96.40 \*  
Every Month

Generally, if your monthly income is at or below these levels...	You may qualify for...
<p>\$ 1,778.91 single \$ 2,393.55 couple</p>	<p><b>QMB</b> - This program is similar to a "Medigap" policy. It pays your Part B premium<sup>(1)</sup> and <u>all</u> Medicare deductibles<sup>(2)</sup> and co-insurance.<sup>(3)</sup></p> <p><sup>(1)</sup> Part B = \$96.40 in 2009. (This amount may increase in January of each year.)  <sup>(2)</sup> The 2009 hospital deductible is \$1,068. (This amount increases January 1 every year.) The Part B deductible is \$135 per year.  <sup>(3)</sup> Co-insurance is the portion of Medicare approved services that you are responsible to pay. This is usually 20% of the approved Medicare charge, <b>up to the Medicaid approved rate.</b></p>
<p>\$ 1,959.51 single \$ 2,636.55 couple</p>	<p><b>SLMB</b> - This program pays for your Part B premium only (\$96.40/month).</p>
<p>\$ 2,091.67 single \$ 2,816.67 couple</p>	<p><b>ALMB</b> - This program pays for your Part B premium only (\$96.40/mo.). This program is subject to available program funding. You are <b>not</b> eligible for this program if you receive Medicaid.</p>

\*This is the amount of Medicare's Part B monthly premium starting January 1, 2009.

This information is available in different formats. Phone (800) 842-1508 or TDD/TTY (800) 842-4524.

The Medicare Savings Programs, also known as QMB (Qualified Medicare Beneficiary), SLMB (Specified Low Income Medicare Beneficiary) and ALMB (Additional Low Income Medicare Beneficiary), help pay for your Medicare premiums. QMB will 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 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 get an extra \$96.40 each month?**

If you have Medicare Part B (Part B pays for doctor bills, lab tests, x-rays, etc.), you pay \$96.40 for your premium each month. The premium comes out of your Social Security check. If you qualify for QMB, SLMB or ALMB, the State of Connecticut will pay the Part B premium for you. You will then get **\$96.40 more 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, we will pay your Medicare coinsurance (co-payments) and deductibles. We will pay up to the amount that Medicaid would pay for that service. These benefits could save you hundreds or even thousands of dollars each year!

We do not pay coinsurance or deductibles under the SLMB or ALMB programs.

Please note: We can only make the payment if the provider accepts Medicaid.

### **Will this cost me anything?**

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

### **Is there an asset limit?**

No. There is no asset limit for any of these programs

### **Is there an income limit?**

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

### **What is income?**

Examples of income include Social Security, pensions, disability benefits, wages, alimony, rental income, interest and dividends.

### **Will I need to give you any documents?**

All we need is your completed application form. The Department will verify the information you provide on the form.

We will also verify that you either have or are eligible for Medicare Part A coverage. (Part A pays for hospital care and other inpatient services.) In most cases, the federal government pays the premium for Part A, not the Medicare beneficiary.