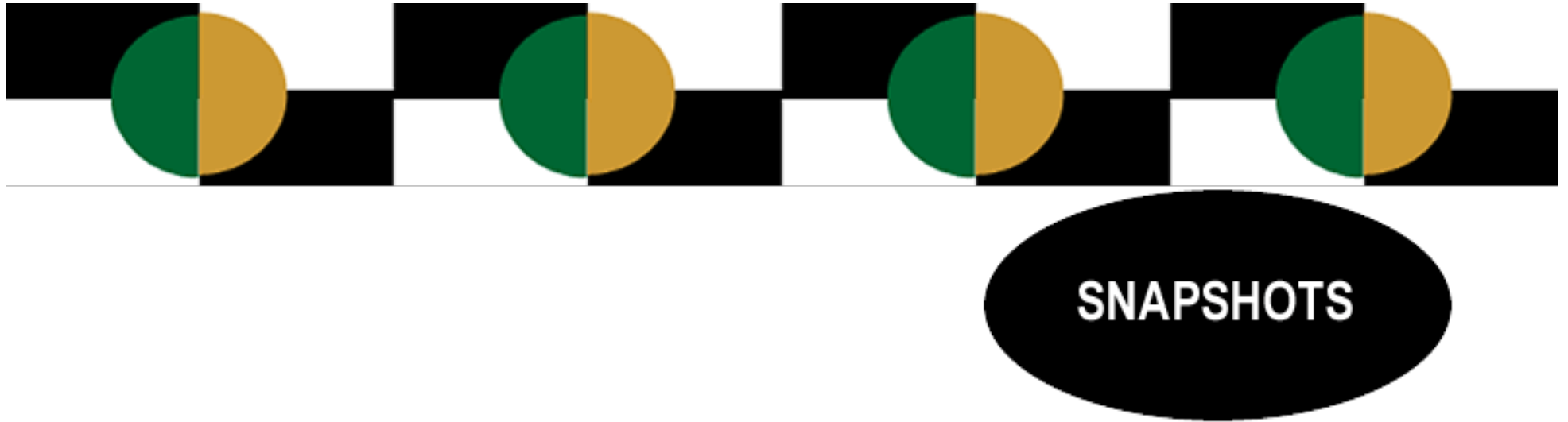


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[View PDF](#)



**If you have limited income you may be able to get help to pay your Medicare costs**

[Medicare Savings Program Application – DOH-4328 \(PDF\)](#)  
[How to complete the MEDICARE SAVINGS PROGRAM APPLICATION](#)

**Qualified Individual (QI):**

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Gross Monthly Income Limits: 186% FPL + 20%

\$2,280 - single person

\$3,077 - married & living together

- Pay Medicare Part B premium
- Must have Medicare part A in order to be eligible for QI
- QI's - 3 month retroactive not in to previous calendar year

**Qualified Medicare Beneficiary (QMB):**

Gross Monthly Income Limits: 138% FPL +\$20

\$1,697 - single person

\$2,288 - married & living together

- Pays the Medicare Part A and Part B premiums
- Pays the Medicare Part A and Part B Deductibles, Co insurances & Co-payments
  - Providers cannot charge copays for Medicare-covered services
- QMB's - has no retroactivity - effective 1st of following month

**Medicaid**

Dual Eligible (Medicare & Medicaid)

Gross Monthly Income 138% FPL & Asset Limits:

\$1,697 & \$30,182 asset - single person

\$2,288 & \$40,821 asset—married & living together

- Covers Medicare cost-sharing and other services and supplies not covered by Medicare
  - You may be eligible to pay a Medicaid Spend-down to access Medicaid benefits
  - You may be eligible for a Medicaid Spend Down if you are above income guidelines
- 
- **Are you still working?**  
**you might still qualify for MSP benefits - Work Income is counted at less than half.**
  - **Are you paying a health insurance premium?**  
**Subtract premiums to help qualify—Medigap, Medicare Advantage, Dental, Vision and more.**
  - **Do you need help paying prescription drug (Part D) costs?**  
**You automatically qualify for the Extra Help program if you have Medicaid or MSP.**

*This snap shot provides general information only*

These amounts may increase each year. If your income is slightly higher, you should still apply.

The standard \$20 Monthly income disregard has been included in the MSP guidelines. Effective 4/17/2021

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For questions and application assistance -

Call Clinton County HIICAP

Health Insurance Information Counseling & Assistance Program

OFA: (518)565-4620 & JCEO: (518)561-6310

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This snap shot provides general information only. Contact the appropriate agency mentioned for information on your individual circumstances.



**Clinton County Office for the Aging**

