



“MEDICARE SAVINGS” through the Medicaid Program

The Advocacy Center (AC) is a statewide non-profit agency providing free legal services to senior citizens and persons with disabilities.

If you have Medicare and have low income and few assets, you may be eligible to have the state’s Medicaid program pay your Medicare premiums for you. This would pay the \$94.60 a month that gets deducted from your Social Security check to pay for Medicare “Part B.” Some people can even get coverage for the parts of their Medicare bills that Medicare does not pay.

ELIGIBILITY:

You are eligible for this “Medicare Savings” if:

1. You are 65 or older, **or** blind, **or** disabled; **and**
2. You are enrolled, or conditionally enrolled, in Medicare Part A; **and**
3. Your monthly income is less than the amounts listed below **and**
4. Your assets are less than: \$4,000 for an individual, or \$6,000 for a couple.

(Note: Assets do not include items such as the home you live in, household goods, your car, or FEMA and Road Home Assistance. Assets such as other real estate, cash, investments, etc. will be counted.)

THE MEDICARE SAVINGS PROGRAM PAYS FOR:

What you qualify for depends on your income. (You must count the \$94.60 automatically paid for your Medicare Part B premiums as part of your income.)

If your monthly income is less than:

\$1190 for an individual	Medicaid will pay your Medicare Part B premiums. The 2008 premium of \$94.60 will be added back to your Social Security check. In addition, you should get Medicaid’s “Low Income Subsidy” to make your prescription co-payments about \$5 or less.
\$1595 for a couple *for each income	

This coverage is called “SLMB” or “QI-1.”

*(*This is gross monthly income and includes the \$20 set-aside. These amounts are effective as of April 1, 2008.)*

If your monthly income is less than:

\$887 for an individual

\$1187 for a couple

Medicaid will also pay:

1. Part A (in-hospital) deductibles which are at least \$1074 per spell of illness in 2008.
2. Part B deductible which is \$135 in 2008. This is paid only once per year.
3. Part B co-insurance. This is 20% of the reasonable fee (the approved fee set by Medicare) of Medicare covered services. Medicare pays 80%.

For the QMB coverage of your co-pays and deductibles, you must make sure that your doctor or other medical provider agrees to bill Medicaid, and is a Medicaid enrolled provider.

This coverage is called “QMB.”

TO APPLY:

Contact the local **Bureau of Health Services Financing**, at **1-888-544-7996**. Ask that an application be sent to you. You may also contact your local Council on Aging to ask if it is authorized to accept applications.

ADDITIONAL ADVOCACY CENTER RESOURCES:

The Advocacy Center also publishes a quarterly newsletter, *TriAngle*, which discusses legal issues affecting senior citizens and persons with disabilities, and outlines Advocacy Center activities. *TriAngle* is free to clients and friends of the Advocacy Center. Please contact the Advocacy Center if you would like to be added to the *TriAngle* mailing list.

If you need more information about our services, contact the Advocacy Center.

**For Assistance: Call TOLL-FREE 1-800-960-7705 (Voice and TDD) or
Write 1010 Common Street, Suite 2600, New Orleans, LA 70112 or
Visit our website: www.advocacyla.org**

AC has offices in New Orleans, Baton Rouge, Lafayette, and Shreveport.

To request services in Vietnamese, call 1-800-960-7705, extension 153.

Để đòi hỏi những công tác (dịch vụ) bằng tiếng Việt, xin gọi 1-800-960-7705, mở rộng 153.

For information in Spanish please call 1-800-960-7705, ext. 152. Para información en español por favor llame 1-800-960-7705, ext. 152.