

WHAT ARE MEDICARE SAVINGS PROGRAMS?

Medicare offers insurance for expenses due to hospital care (Part A), other medical care (Parts B and C), and prescription drugs (Part D). **Medicare Savings Programs** (or “MSPs”) are offered by TennCare to **help low-income people by paying some of Medicare’s out-of-pocket costs.** Those costs include premiums, deductibles, coinsurance, and copayments. Four Medicare Savings Programs exist:

- 1) **Qualified Medicare Beneficiary** (or “QMB”) helps with Part A and B premiums, deductibles, coinsurance, and copayments.
- 2) **Specified Low-Income Medicare Beneficiary** (or “SLMB”) helps with Part B premiums only.
- 3) **Qualifying Individual** (or “QI”) helps with Part B premiums, but only offered on a first-come, first-served basis until funds run out.
- 4) **Qualified Disabled and Working Individuals** (or “QDWI”) helps with Part A premiums for people currently working.

HOW TO GET OR KEEP YOUR MSP BENEFITS

IF YOU ALREADY RECEIVE MSP BENEFITS:

Please keep your information up-to-date with TennCare. You will need to fill out an annual redetermination packet that will be sent to you in the mail. **When you receive the redetermination packet, please fill out the information, make a copy for yourself, and send it back as soon as possible.**

IF YOU RECEIVE MEDICARE:

Please **call the Tennessee Health Connection at 1-855-259-0701 and request an LTSS/MSP application.** They will screen your information to determine if you qualify for MSP benefits.

IF YOU DO NOT RECEIVE MEDICARE:

Please **call the Social Security Administration at 1-800-772-1213 to apply for Medicare** benefits. If you qualify and begin receiving Medicare, then you should follow the steps above to apply for MSP benefits.

IF YOUR SOCIAL SECURITY CHECK HAS BEEN REDUCED:

Please call Legal Aid of East Tennessee (“LAET”) to see if we can help. **If your MSP benefits have ended, your Medicare Premiums will be deducted from your monthly check. We may be able to get your MSP benefits back.**

WHO IS QUALIFIED?

You may qualify by meeting each of the following requirements.

Requirement 1 of 2: *Medicare Part A Eligibility*

The first requirement is that you already receive (or are qualified for) Medicare Part A. Generally, you are eligible for Medicare Part A if:

- a. You are at least 65 years old and either a U.S. citizen or a permanent legal resident for five (5) consecutive years; **or**
- b. You have received disability benefits (“SSDI”) for a minimum of 24 months; **or**
- c. You have either end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (Lou Gehrig’s disease or ALS).

MEDICARE		HEALTH INSURANCE	
1-800-MEDICARE (1-800-633-4227)			
NAME OF BENEFICIARY YOUR NAME HERE			
MEDICARE CLAIM NUMBER 000-00-0000-A		SEX FEMALE	
IS ENTITLED TO HOSPITAL (PART A)		EFFECTIVE DATE 07-01-1986	
MEDICAL (PART B)		07-01-1986	
SIGN HERE <i>Jane Doe</i>			

Requirement 2 of 2:
Income and Resource Limits

Your income and available resources must fall below certain limits. The limits are specific and change, but you generally may qualify if:

- a. You earn fewer than 135% of the Federal Poverty Level (or “FPL”). This figure changes yearly. See below for 2018 amounts.

AND

- b. You have fewer than \$7,560 in savings (or are a married couple with less than \$11,340)

Also, **QDWI** is a program available to higher-income Medicare beneficiaries that are currently working. You may need to contact Medicare to find out more about qualifying.

Program	Income Limits	Benefits
Qualified Medicare Beneficiary	At or under 100% of FPL Single: \$1,032 or less Married: \$1,392 or less	Medicare Part A Premiums, Part B premiums, deductibles, coinsurance, and co-payments.
Specified Low-Income Medicare Beneficiary	Between 100-120% of FPL Single: \$1,234 Married: \$1,666	SLMB helps pay Medicare Part B premiums.
Qualifying Individual	Between 120-135% of FPL Single: \$1,386 Married: \$1,872	Medicare Part B premiums, as long as federal funds allow.
Qualified Disabled and Working Individuals	Generally: Single: \$4,132 or less Married: \$5,572 or less some exclusions apply	Medicare Part A premiums.

LAET’s offices are open from 8:30 a.m. to 5:00 p.m. Monday through Friday.

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(865) 637-0484 Knoxville, TN 37915
Fax (865) 525-1162 (865) 215-6830

Maryville, TN 37804
(865) 981-1818

Tri-Cities

Sullivan Family Justice Center Johnson City, TN 37604
Blountville, TN 37617 (423) 928-8311
(423) 574-7233 Toll Free (800) 821-1312

Morristown Johnson City FJC
Morristown, TN 37814 Johnson City, TN 37604
(423) 587-4850 (423) 722- 3720
(800) 821-1309

Chattanooga Area

Chattanooga, TN 37402 Chattanooga FJC
(423) 928-8311 Chattanooga, TN 37402
(800) 572-7457 (423) 643-7600

Erlanger Health Law Cleveland
Partnership Cleveland, TN 37311
Chattanooga, TN 37403 (423) 303-2266
(423) 778-7807 (800) 572-7457
*Erlanger patients only/
funding restrictions*

Linea Gratis en Español 1 (866) 408-6573

No person in the United States shall, on the grounds of race, color, or national origin, be denied the benefits of, or be subjected to discrimination under, any program or activity receiving federal financial assistance.

This pamphlet is intended for general information only. The circumstances of every case are different and need to be dealt with on a case-by-case basis. This is not a substitute for the advice of a lawyer. Also, the law may change and may be different from county to county.

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Medicare Savings Programs

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