

Medicare Savings Programs



OUR ATTORNEYS HELP SOLVE CIVIL LEGAL PROBLEMS AT NO COST FOR STRUGGLING INDIVIDUALS AND FAMILIES.

BECAUSE NO ONE SHOULD HAVE TO FACE A LEGAL PROBLEM ALONE.



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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).

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.

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

LAET'S OFFICES ARE OPEN MONDAY THROUGH FRIDAY FROM 8:30 AM TO 5:00 PM

GENERAL OFFICES

Providing civil legal assistance to East Tennessee residents

CHATTANOOGA

(423) 756-4013
(800) 572-7457

JOHNSON CITY

(423) 928-8311
(800) 821-1312

CLEVELAND

(423) 303-2266
(800) 572-7457

KNOXVILLE

(865) 637-0484

MORRISTOWN

(423) 587-4850
(800) 821-1309

MARYVILLE

(865) 981-1818

FAMILY JUSTICE CENTERS

Providing legal help for those in abusive, violent, and trafficking situations

BRANCH HOUSE - THE FAMILY JUSTICE CENTER OF SULLIVAN COUNTY

(423) 574-7233

JOHNSON CITY / WASHINGTON COUNTY FAMILY JUSTICE CENTER

(423) 722-3720

CHATTANOOGA FAMILY JUSTICE CENTER

(423) 643-7604

KNOXVILLE FAMILY JUSTICE CENTER

(865) 215-6830

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.

