

Medicaid and the Medicare Savings Programs

New York State Department of Health
Office of Health Insurance Programs
2008

THE FOLLOWING PROGRAMS ADMINISTERED BY LOCAL DEPARTMENTS OF SOCIAL SERVICES AND THE HUMAN RESOURCES ADMINISTRATION IN NEW YORK CITY CAN ASSIST INDIVIDUALS/COUPLES IN PAYING FOR THEIR MEDICARE PREMIUMS.

The income below, except for full Medicaid, includes a \$20 exemption.

Full Medicaid for dual eligibles (Individuals eligible for both Medicare and Medicaid):

This program pays for a wide range of medical care, services and supplies as well as premiums, coinsurance and deductible payments for Medicare beneficiaries. The 2008 income and resource requirements for those applicants who are aged or certified blind or disabled are:

	Income Below	Resources Below
Single:	\$ 725 per month	\$4,350
Couple	\$1,067 per month	\$6,400

Qualified Medicare Beneficiary Program (QMB): This program can pay for the Medicare Part A and/or Part B premium. An individual can be eligible for QMB only or for QMB and Medicaid. This program also pays for the Medicare Parts A and B coinsurance and deductibles. The 2008 income and resource requirements for this program are:

	Income Below	Resources Below
Single	\$ 887 per month	\$4,000
Couple	\$1,187 per month	\$6,000

Specified Low Income Medicare Beneficiary Program (SLIMB): This program pays for the Medicare Part B premium only. Individuals can be eligible for SLIMB only or for SLIMB and Medicaid (with a spenddown). The applicant must have Medicare Part A in order to be eligible for the program. The 2008 income and resource requirements for this program are:

	Income Below	Resources Below
Single	\$1,060 per month	\$4,000
Couple	\$1,420 per month	\$6,000

Qualified Individual-1 (QI-1): This program pays for the Medicare Part B premium only. Individuals cannot be eligible for QI-1 and Medicaid. The applicant must have Medicare Part A. States are allotted money for this program on a yearly basis. There is no resource test for this program. The 2008 income requirements for this program are:

	Income Below
Single	\$1,190 per month
Couple	\$1,595 per month

Qualified Disabled and Working Individual (QDWI): This program pays for the Medicare Part A premium **only**, not Part B. The applicant must be a disabled worker under age 65 who lost Part A benefits because of return to work. The 2008 income and resource requirements for this program are:

	Income Below	Resources Below
Single	\$1,754 per month	\$4,000
Couple	\$2,354 per month	\$6,000

ESTIMATED FIGURES

Applications for all of these programs may be obtained from the Medicaid office at the local (county) department of social services. The phone number for the local department of social services may be found in the government pages of the telephone book. Within New York City, the phone number to call for the Medicaid Helpline is 1-888-692-6116. Outside of New York City call 212-639-9675.