

Medicare Savings Program for Qualified Beneficiaries

The state of Illinois could help you save up to \$1,979/year in Medicare expenses!

Many Illinoisans with Medicare can save up to \$1,979 in Medicare Part B premiums each year by participating in a cost-sharing program called the **Medicare Savings Program**. This state program may pay for certain Medicare premiums, deductibles and co-insurance. Many people who qualify for these programs never apply. *Are you one of them?*

Who qualifies for the Illinois Medicare Savings Program?

1. You must have Medicare Part A (Hospital Insurance).
2. Your income is below certain limits (see table).
3. Your financial resources are less than \$9,090 for an individual or \$15,160 for a couple.

| Monthly Income Limits* | | Program May Pay* | Cost Sharing Program Name |
|------------------------|----------------|------------------------------------|--|
| Individual | Couple | | |
| \$1,215 Individual | \$1,643 Couple | Premiums, deductibles, coinsurance | Qualified Medicare Beneficiary (QMB) |
| \$1,457 Individual | \$1,971 Couple | Medicare Part B premiums | Specified Low-Income Medicare Beneficiary (SLIB/SLMB) |
| \$1,639 Individual | \$2,218 Couple | Medicare Part B premiums | Qualified Individual-1 (QI-1) <i>(limited spots each year)</i> |

**2023 levels, these limits usually increase slightly each year.*

Financial resources are things like bank accounts, stocks, bonds, annuities, IRAs, burial funds/plans over \$1,500, and cash values of life insurance policies.

Some things are not counted, including the home you live in, one car, burial plots, and furniture. *The State of Illinois will not place a claim on your estate for the amount of Medicare cost-sharing expenses paid by the state.*

How do I apply for the Illinois Medicare Savings Program?

CCHCC Community Health Workers can assist you in completing an application. Please call us to schedule an appointment at (217) 352-6533.

Applications are submitted online at abe.illinois.gov or by mail using the “Mail-In Application For Payment of Medicare Premiums, Deductibles and Coinsurance (HFS 2378M).” A face-to-face interview with DHS is not required.

On the application, you will be asked questions about your current health insurance coverage, your assets (including life insurance policies), and your income. You will be asked to submit supporting documentation. After you apply, DHS will send you a notice to tell you if you can get help with your Medicare cost sharing expenses.

If you are approved, you will receive a paper “medical card” to show to your providers so that they can bill the state for certain charges. Cases are reviewed annually. The Illinois DHS office will send you re-determination papers to complete each year to verify that you still qualify.

DHS will also notify the Social Security Administration (SSA) regarding your approval and SSA will let you know when they will stop deducting the Part B premium from your monthly check. This process can take several months from submitting the application to getting your first adjusted Social Security check.

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