

# Medicare Savings Programs

Wisconsin's Medicaid program may be able to help pay for certain Medicare costs if you are eligible to enroll in a Medicare Savings Program. Medicare Savings Programs are for those who receive Medicare benefits and who have limited countable income and assets. See the tables for these income and asset limits.

If you are eligible to enroll in a Medicare Savings Program, Medicaid may pay some or all of your out-of-pocket costs for Medicare Part A (hospital-related costs) and B (physician-related costs), depending on the program.

## Medicare Savings Programs

### Qualified Medicare Beneficiary (QMB)

The first day of the month after your application is approved, Medicaid pays Medicare Part A and B premiums, deductibles, and coinsurance if **all** of the following apply:

- You are entitled to Medicare Part A.
- You have countable assets at or below the program limit.
- You have countable monthly income at or below 100% of the federal poverty level (FPL) after certain credits are applied.

### Specified Low-Income Medicare Beneficiary (SLMB)

Up to three months before your application date, Medicaid pays Medicare Part B premiums if **all** of the following apply:

- You are entitled to Medicare Part A.
- You have countable assets at or below the program limit.
- You have countable monthly income between 100% and 120% of the FPL after certain credits are applied.

### Specified Low-Income Medicare Beneficiary Plus (SLMB+)

Up to three months before your application date, Medicaid pays Medicare Part B premiums if **all** of the following apply:

- You are entitled to Medicare Part A.
- You have countable assets at or below the program limit.
- You have countable monthly income between 120% and 135% of the FPL after certain credits are applied.
- You are not enrolled in full-benefit Medicaid, Family Planning Only Services, or Tuberculosis-Related Only Services.

### Qualified Disabled and Working Individual (QDWI)

Up to three months before your application date, Medicaid pays Part A premiums if **all** of the following apply:

- You are disabled and employed.
- You are entitled to Medicare Part A.
- You have countable assets at or below the program limit.
- You have countable monthly income less than 200% of the FPL after certain credits are applied.
- You are not enrolled in Medicaid.

### 2023 Monthly Income Limits\*

Group Size	100% of FPL	120% of FPL	135% of FPL	200% of FPL
1	\$1,215.00	\$1,458.00	\$1,640.25	\$2,430.00
2	\$1,643.33	\$1,972.00	\$2,218.50	\$3,286.66

### 2023 Asset Limits\*

QMB, SLMB, SLMB+	
Group Size	Asset Limit
1	\$ 9,090
2	\$ 13,630

QDWI	
Group Size	Asset Limit
1	\$4,000
2	\$6,000

\*Not all of your income and assets will be counted in determining if you can enroll in a Medicare Savings Program. Income and asset limits may change each year. For current income and asset limits, call 800-362-3002 or go to [www.dhs.wisconsin.gov/medicaid/fpl.htm](http://www.dhs.wisconsin.gov/medicaid/fpl.htm).

## You May Already Be Getting Medicare Savings Program Benefits

Medicaid should already be paying your Medicare Part A and B costs (meaning you do not need to apply for Medicare Savings Program benefits) if you receive Medicare and Medicaid and either of the following apply to you:

- You are enrolled in the Supplemental Security Income (SSI) program.
- You were enrolled in SSI but lost it for one of the following reasons:
  - You were getting Old Age Survivors Disability Insurance (OASDI).
  - You are the disabled adult child of parents who died or became disabled, causing you to get an increased or initial Social Security payment that made you unable to get SSI.
  - You are the disabled or elderly spouse of a person who died, causing you to get a Social Security benefit that made you unable to get SSI.

## When will payments begin?

If you are eligible to enroll in a Medicare Savings Program, please allow at least two months for payments to begin. This is the time that is needed for payments to be adjusted by Wisconsin Medicaid, Medicare, and the Social Security Administration.

When Medicaid starts paying your Medicare costs, your Social Security payment will increase, and you will get a notice from the Social Security Administration. The Social Security Administration will give you a refund for any payment you made after the date you were enrolled in a Medicare Savings Program.

## How to Apply

You can apply online at [access.wi.gov](http://access.wi.gov), over the telephone, by mail, or in person with your local agency. To find the address or phone number for your agency, go to [www.dhs.wisconsin.gov/forwardhealth/resources.htm](http://www.dhs.wisconsin.gov/forwardhealth/resources.htm) or call Member Services at 800-362-3002. Your agency can also send you an application and answer any questions you may have about the application or these programs.

## Questions

Wisconsin offers a variety of resources to help Medicare beneficiaries understand options and solve problems related to their health insurance benefits. These resources are funded through the federal State Health Insurance Assistance Program (SHIP). For more information:

- Call the Wisconsin Medigap Helpline at 800-242-1060.
- Visit [www.dhs.wisconsin.gov/benefit-specialists/index.htm](http://www.dhs.wisconsin.gov/benefit-specialists/index.htm) to locate a benefit specialist who serves your county or tribe.

If you have a disability and need to access this information in an alternate format or need it translated to another language, please contact 608-266-3356 (voice) or 711 (TTY). All translation services are free of charge. For civil rights questions, call 608-266-9372 (voice) or 711 (TTY).