

## Medicare Savings Program

**Getting the most out of life by getting the most out of health care.**

### Learn about Medicare Assistance Programs that can put money back in your pocket.

There are programs that can save over \$1,700 in Medicare expenses each year for millions of people who qualify. Many people use the extra money to help pay for living expenses or other bills.

Lots of people have qualified for the programs and are now saving money. But more than half of the people who can get this money never even apply. Are you one of them?

### How do I qualify?

You may qualify for help to pay your Medicare expenses if you are elderly or disabled with low income and limited resources.

To get these savings, you must be enrolled in Medicare Part A (hospital insurance) or Part B (medical insurance). If you are not sure which part you are receiving, look on the front of your red, white and blue Medicare insurance card or call Social Security toll-free at 1-800-772-1213 to ask.

These payments are based on your income and your resources. To qualify, you must have:

- Monthly income below 135% of the Federal Poverty Level (FPL);

Current FPL information can be found at the U.S. Department of Health and Human Services website: <https://aspe.hhs.gov/poverty-guidelines>.

- Current asset limit information can be found on the Medicare website: [www.medicare.gov](http://www.medicare.gov) >> Your Medicare Costs >> Get Help Paying Costs >> Medicare Savings Programs.

### How much can I save?

Depending on your income, assets (resources), and other factors, you could save a lot and still get all the coverage for which you are eligible. Here is what you could save:

- You could save over \$1,700 a year on your premium for Medicare Part B medical insurance. The Medicare Savings Program may pay your monthly Medicare premium.
- You could save the annual Part B deductible.
- You could save 20% of approved costs that you would usually have to pay after you reach the annual Part B deductible.
- You may be eligible for additional help from Medicare for prescription drug expenses. This determination is made separately by Social Security.

Current Medicare costs and prescription assistance information can be found at

<http://www.medicare.gov/your-medicare-costs/index.html>

### How do I apply?

It is very important to call if you think you qualify for any of these savings - even if you are not sure.

Call your local Michigan Department of Health and Human Services (MDHHS) office. You can find the phone number online at [www.michigan.gov/mdhhs](http://www.michigan.gov/mdhhs) >> Inside MDHHS >> County Offices.

MDHHS will send you an application, or it can be found and printed online at [www.michigan.gov/mdhhs](http://www.michigan.gov/mdhhs) >> Assistance Programs >> Health Care Coverage >> Application for Health Coverage & Help Paying Costs. You can also use the online application at [www.michigan.gov/mibridges](http://www.michigan.gov/mibridges).

To find out if you qualify, complete the application and, if done by paper, return it to your local MDHHS office. You may apply for these benefits by mail or online - you do not have to go into the local MDHHS office.

When you apply, you may have to provide proof of the following:

- Your income
- Your resources
- Your identity and citizenship
- Your Medicare eligibility

Examples of income that is counted include:

- Social Security benefits
- Pensions
- Wages
- Interest payments
- Dividends

Not all resources are counted. The most common resources that are counted include:

- Cash
- Savings and checking accounts
- Certificates of deposit
- U.S. savings bonds

When you are adding up your resources, do not include in the calculation:

- A home you live in
- A car (if you only own one)
- Burial space
- Personal belongings and household goods
- Life insurance if the face value of all policies is \$1,500 or less

## What happens if I qualify for benefits?

You will receive a letter from your local MDHHS office telling you if you qualify for benefits.

You may see your monthly Social Security payment increase if Medicaid begins paying your Medicare premiums.

If you qualify to have Medicaid pay your Medicare premiums, co-insurance or deductibles, you will receive a **mihealth** card in the mail. Use this card for co-insurance charges and deductibles.

It can take up to two months from the date you are approved before Medicaid begins paying your Medicare premiums and your monthly Social Security payments increase. You will get a refund for premiums you pay during that time.

## What can I do if I am denied Medicare Savings Program approval?

If you wish to appeal a decision about whether you qualify, call the Michigan Office of Administrative Hearings and Rules for the Department of Health and Human Services at **1-877-833-0870**. This call is toll-free. You can also appeal the decision in writing by printing a hearing request form online at [www.michigan.gov/medicaid](http://www.michigan.gov/medicaid) >> Individuals >> Resources >> Michigan Office of Administrative Hearings and Rules for the Department of Health and Human Services >> DCH-0092

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For questions and/or problems, or help to translate, call the Beneficiary Help Line at 1-800-642-3195 or TTY 1-866-501-5656.

Spanish: Si necesita ayuda para traducir o entender este texto, por favor llame al telefono, 1-800-642-3195 or TTY 1-866-501-5656

Arabic: TTY 1-866-501-5656

إذا كان لديكم أي سؤال، يرجى الإتصال بخط المساعدة على الرقم المجاني ١-٨٠٠-٦٤٢-٣١٩٥