

The Medicare Savings Programs Medicaid Coverage for People with Medicare

How is Medicare different than Medicaid?

Medicare and Medicaid are both health care coverage programs with similar names, but they are different programs in terms of eligibility and how the programs are run. Medicare is a national health insurance program for people age 65 years and older and individuals with a disability. Eligibility for Medicare is based on the person's age or disability status and their work history on record with the Social Security Administration. Eligibility for Medicare is not based on the person's income or assets,

Medicaid is a medical assistance program jointly administered by the Federal and state governments. Each state operates its own Medicaid program. Eligibility for Medicaid is based on a person's income and assets (usually referred to as resources for Medicaid purposes). People with Medicare can also be eligible for Medicaid. These people are known as "dual beneficiaries." Medicare is always the primary coverage for dual beneficiaries. Medicaid works in conjunction with Medicare and a person's Medicare supplement, if they have one, to help cover leftover expenses.

There are different levels of Medicaid coverage available for dual beneficiaries, according to the person's income and resources. In Virginia, a person with countable income of no more than 80% of the Federal poverty level and countable resources of no more than \$2,000 for an individual or \$3,000 for a couple can be eligible for full Medicaid coverage. In 2022, the income limits are \$906 per month for an individual and \$1,221 per month for a couple. For these people, Medicaid covers some medical expenses that Medicare does not cover as well as the person's monthly Medicare Part B premiums, their Medicare deductibles, and Medicare copayments.

Medicare Savings Programs

People with income and/or resources over the limits for full Medicaid may be eligible for one of the Medicare Savings Programs (MSPs). There are four MSPs, described below.

Qualified Medicare Beneficiary (QMB) Program

The QMB program covers monthly Medicare Part A premiums (if the person has to pay for Medicare Part A), Medicare Part B premiums, and deductibles, coinsurance, and copayments for services and items Medicare covers. In some cases, you may be billed a small copayment through Medicaid, if one applies. The monthly income limit for the QMB program is \$1,133 for an individual and \$1,526 for a couple. The resource limit is \$8,400 for an individual and \$12,600 for a couple.

Specified Low-Income Medicare Beneficiary (SLMB) Program

The SLMB Program pays the person's monthly Medicare Part B premiums only. The monthly income limit for the QMB program is \$1,359 for an individual and \$1,831 for a couple. The resource limit is \$8,400 for an individual and \$12,600 for a couple.

Qualified Individual (QI) Program

The QI Program pays the person's monthly Medicare Part B premiums only. The monthly income limit for the QI program is \$1,529 for an individual and \$2,060 for a couple. The resource limit is \$8,400 for an individual and \$12,600 for a couple.

Qualified Disabled and Working Individuals (QDWI) Program

The QDWI program helps pay the Part A premium. A person qualify if all of these apply:

- The person has disability.
- The person is working.
- The person lost their Social Security disability benefits and premium-free Part A because they returned to work.

The QDWI Program helps pay the person's monthly Medicare Part A premiums only. The monthly income limit for the QDWI program is \$2,265 for an individual and \$3,052 for a couple. The resource limit is \$4,000 for an individual and \$6,000 for a couple.

If you qualify for the QMB, SLMB, or QI programs, you also automatically qualify to get [ExtraHelp](#) paying for Medicare drug coverage.

What items are included in the Medicare Savings Program resource limits?

Countable resources include:

- Money in a checking or savings account
- Stocks
- Bonds

Countable resources **don't** include:

- Your home
- One car
- Burial plot
- For QMB, SLMB and QI, up to \$3,500 for burial expenses if you have put that money aside. For QDWI, the burial set-aside amount is \$1,500
- Furniture
- Other household and personal items

How do I apply for Medicare Savings Programs?

If you answer yes to these 3 questions, call **Cover Virginia** toll free at **1-855-242-8282** to see if you qualify for a Medicare Savings Program:

1. Do you have, or are you eligible for, Part A?
2. Is your income for 2021 at, or below, the income limits listed for any of the programs above?
3. Do you have limited resources, below the limits above?

You can also visit Cover Virginia at <https://coverva.org> for information about how to apply online or at your local department of social services.

This fact sheet is based on information available on Medicare.gov at <https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs>. We encourage you to visit this web page for information about what Medicare covers, Medicare Advantage Plans, and more.