

## Extra Help/Low Income Subsidy

Extra Help/Low Income Subsidy (LIS) is a Federal benefit to help with the costs of Medicare Part D prescription drug coverage, whether through a Medicare Advantage or standalone Part D plan. If you have Medicare and any level of MSP, or any type of Husky Medicaid, you are automatically eligible for the LIS. With the LIS you get:

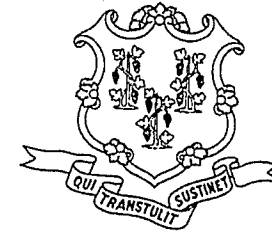
- Help paying your Medicare Part D monthly premium.
- Help with your Medicare Part D yearly deductibles and,
- Help paying your Medicare Part D co-insurance and co-pays for drugs on your plan formulary.
- For more information about the LIS, contact CHOICES at 1-800-994-9422, go to [www.socialsecurity.gov](http://www.socialsecurity.gov), or call 1-800-Medicare or for TTY call 1-800-325-0778.

## How do I apply?

Send your application by mail:  
DSS ConneCT Scanning Center  
P.O. Box 1320  
Manchester, CT 06045-1320

To apply online, go to:  
[www.connect.ct.gov](http://www.connect.ct.gov)

For application assistance or questions, call CHOICES at your Area Agency on Aging at 1-800-994-9422. Certified CHOICES counselors can answer your questions about these programs, and any other Medicare questions you have.



## The Medicare Savings Programs

You Can Save the Cost of Your Medicare Premium Every Month

Connecticut Department of Social Services

This information is available in different formats.

People who are deaf or hard of hearing and have a TDD/TTY device can contact DSS at 1-800-842-4524.

Persons who are blind or visually impaired can contact DSS at 1-860-424-5040.

For help in other languages call 1-855-626-6632.

More information is available online:  
[www.ct.gov/dss/medicaresavingsprograms](http://www.ct.gov/dss/medicaresavingsprograms)

Generally, if your monthly income is at or below these levels...	All MSP levels qualify you for Extra Help/Low Income Subsidy You may also qualify for...
\$ 2,564 single \$ 3,468 couple	<p><b>QMB</b> - This program is similar to a "Medigap" policy. It pays your Part B premium<sup>(1)</sup> and <u>all</u> Medicare deductibles<sup>(2)</sup> and co-insurance.<sup>(3)</sup></p> <p>(1) Your Medicare Part B covers doctor costs, outpatient services and some preventive care. (2) The deductible is the amount that you pay for medical services before Medicare or any other insurance begins to pay. The amount changes every year. (3) Co-insurance is the portion of Medicare-approved services that you are responsible for paying. (4) It protects you from being billed for any Medicare-covered services.</p>
\$ 2,807 single \$ 3,797 couple	<b>SLMB</b> - This program pays for your Part B premium.
\$ 2,989 single \$ 4,043 couple	<b>ALMB</b> - This program pays for your Part B premium. This program is subject to available funding and is not available to individuals with Medicaid.

The Medicare Savings Programs (MSP), also known as QMB (Qualified Medicare Beneficiary), SLMB (Specified Low income Medicare Beneficiary) and ALMB (Additional Low income Medicare Beneficiary), pays for your Medicare Part B premium. QMB will also pay for your Medicare coinsurance, deductibles, and Medicare Part A when needed.

### **Who can apply for the Medicare Savings Programs?**

A person who is eligible for Medicare Part A hospital coverage and who has income below the program limits may be eligible for one of the programs.

Most people become eligible for Medicare Part A when they turn 65 years old. People who are between the ages of 18 and 65 may also receive Medicare Part A if they receive Social Security benefits and have been permanently disabled for at least two years.

### **How can I get help paying my Medicare premium each month?**

If you have Medicare Part B (Part B pays for doctor bills, lab tests, x-rays, etc.), you pay for your premium each month. The premium is typically deducted from your Social Security check. If you qualify for QMB, SLMB or ALMB, the State of Connecticut will pay the Part B premium for you. You will then get more money in your Social Security check each month.

### **What if I don't have Medicare Part A or Part B benefits?**

Some people are not eligible for premium-free Medicare Part A at age 65 because they do not have enough work quarters. The State of Connecticut will help you get benefits by paying the Part A premium for you if you are eligible for the QMB program. If you need this help, you should also "conditionally" enroll into Medicare Part A at the Social Security Administration office (1-800-772-1213).

If you missed your opportunity to enroll into Medicare Part B, all levels of the MSP program will help you obtain benefits outside of the normal enrollment periods and will eliminate any late enrollment penalties. This is called a "buy-in".

### **Are there other benefits?**

Yes! If you qualify for QMB, we will pay your Medicare coinsurance and deductibles for Medicare-covered services. These benefits could save you hundreds or even thousands of dollars each year. You will also be protected by federal law from being billed the difference of what Medicare pays.

We do not pay coinsurance or deductibles under the SLMB or ALMB programs.

### **Will this cost me anything?**

No. There is no charge to you for any of the benefits under these programs.

### **When can I expect a change in the amount of My Social Security?**

It can take up to 90 days before you see an increase in your Social Security check. However, you will receive reimbursement for the premiums paid during that time.

### **Is there an asset limit?**

No. There is no asset limit for any of these programs

### **Is there an income limit?**

Yes. The level of help that you receive depends on your income. Examples of income include Social Security, pensions, disability benefits, wages, alimony, rental income, interest and dividends. The table on the back shows the benefits available at different income levels. For wages and other earned income, the first \$65 and then half of your remaining earnings are not counted toward eligibility.

### **Will I need to give you any documents?**

All we need to get started is your completed application form. The Department of Social Services will verify most of the information you provide on the form. We will let you know if we need anything else after we review your application.