

# Medicare: Programs That Help You Pay

There are several different programs that can help Medicare beneficiaries pay for their premiums and save on their out-of-pockets expenses.

## Medicare Savings Program

In 2024, if your income and assets are under the following limits, you may qualify to have the State pay your Medicare B premiums, and in some cases your Medicare deductibles and co-pays will also be paid. This could mean extra money in your Social Security check.

### QMB:

Single:	Income under \$1,275 a mo.	Assets under \$9,430
Married:	Income under \$1,724 a mo.	Assets under \$14,130

For those who qualify for the QMB program, the Medicare Part B premium is paid along with Medicare A and B deductibles, and co-pays.

With the following three programs your Medicare B premium is paid, but Medicare deductibles and co-pays are not paid.

### SLMB:

Single:	Income under \$1,526 a mo.	Assets under \$9,430
Married:	Income under \$2,064 a mo.	Assets under \$14,130

### QI:

Single:	Income under \$1,715 a mo.	Assets under \$9,430
Married:	Income under \$2,320 a mo.	Assets under \$14,130

### QDWI:

Single:	Income under \$5,105 a mo.	Assets under \$4,000
Married:	Income under \$6,899 a mo.	Assets under \$6,000

Send application to KanCare Clearinghouse, P.O. Box 3599, Topeka, KS 66601, or if applying for Extra Help, the application can be sent on to the State. Income and asset limits change each year for Extra Help, QMB, SLMB, QI, and QDWI. Amounts include \$20 per household monthly income disregard.

**K-STATE**  
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Kansas State University Agricultural Experiment Station and Cooperative Extension Service

K-State Research and Extension is an equal opportunity provider and employer. For assistance call Deb Wood at 785-309-5850.

## Low Income Subsidy or 'Extra Help' Program

The Extra Help program subsidizes the drug plan premium, deductibles and copays. Eligible beneficiaries will also have no gap in drug coverage (donut hole).

### EXTRA HELP QUALIFICATIONS:

You must be under **both** the income and asset limits for 2023.

#### INCOME:

Single:	Under \$22,590 yr. Or \$1,883 month
Married	Under \$30,660 yr. Or \$2,555 month

Income includes Social Security, retirement, farm, rental, etc. Only part of earned income counts. Amounts listed do not include \$20 monthly income disregard per household.

#### ASSETS:

Single:	Under \$17,220
Married:	Under \$34,360

Example of assets include money in bank, IRAs, CDs, farmland (not attached to home), and rental property. Assets that do not count: Home you live in, vehicle and personal possessions. (This includes a \$1,500 resource allowance for funeral or burial expenses.)

**SHICK Counselors** can assist with the online application at 785-309-5850 or 785-392-2147, or apply at [www.socialsecurity.gov](http://www.socialsecurity.gov), at the Social Security office, or call the SHICK Hotline at 800-860-5260. You can apply for Extra Help at any time during the year.

After applying for Extra Help, watch for approval letter from Social Security. A SHICK Counselor can assist you in choosing a drug plan, or one will be randomly assigned. The beneficiary will receive a prescription drug card to use at the pharmacy. Once approved for Extra Help, you can change drug plans once a quarter if needed.

## Other Drug Assistance Options

[www.RxAssist.org](http://www.RxAssist.org)

A comprehensive database of patient assistance programs that helps provide free medications to people who cannot afford to buy their medicine.

[www.NeedyMeds.org](http://www.NeedyMeds.org)

An information resource dedicated to helping people locate assistance programs to help them afford their medications and other healthcare costs.

[www.goodrx.com](http://www.goodrx.com)

Compare prices at different pharmacies and print coupons to use if you do not have insurance.