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

**Medicare Savings Program**

In 2020, 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 $1,064 a mo. Assets under $7,860
- Married: Income under $1,437 a mo. Assets under $11,800

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 $1,276 a mo. Assets under $7,860
- Married: Income under $1,724 a mo. Assets under $11,800

**QI:**
- Single: Income under $1,436 a mo. Assets under $7,860
- Married: Income under $1,940 a mo. Assets under $11,800

**QDWI:**
- Single: Income under $4,249 a mo. Assets under $4,000
- Married: Income under $5,722 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 do not include $20 per household monthly income disregard.
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 2020.

INCOME:

Single: Under $19,140 yr. Or $1,595 month ($1,436 for full subsidy).
Married Under $25,860 yr. Or $2,155 month ($1,940 for full subsidy).

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 $9,360
Married: Under $14,800

Full Subsidy Partial Subsidy

$9,360 - $14,610 $14,800 - $29,160

Example of assets include money in bank, IRAs, CDs, farmland, (not attached to home), and rental property. Assets that do not count: Home, vehicle and personal possessions.

SHICK Counselors can assist with the online application at 785-309-5850 or 785-392-2147, or apply at 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
A comprehensive database of patient assistance programs that helps provide free medications to people who cannot afford to buy their medicine.

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