The Ohio Senior Health Insurance Information Program (OSHIIP) is a division of the Ohio Department of Insurance that provides free information and education to people covered by Medicare and their caregivers.

- Email <u>oshiipmail@insurance.ohio</u>. gov or call 800-686-1578
- Visit the Ohio Department of Insurance's Medicare Services/OSHIP at insurance.ohio.gov/medicare



The Ohio Department of Medicaid (ODM) provides health care coverage to individuals with limited income.

- Visit the Ohio Department of Medicaid at <u>medicaid.ohio.gov</u>
- Go to <u>benefits.ohio.gov</u> or call the Ohio Medicaid Consumer Hotline at 800-324-8680 to apply

#### Contact the Ohio Senior Health Insurance Information Program (OSHIIP)

50 West Town Street Suite 300 Columbus, Ohio 43215

800-686-1578 <u>insurance.ohio.gov/oshiip</u> email: <u>oshiipmail@insurance.ohio.gov</u>

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# Ohio **Nedicare Savings** Programs

2022 - 2023

Financial Assistance Programs for People Covered by Medicare



Department of Insurance

Mike DeWine Governor

Jon Husted Lt. Governor

Judith L. French Director

March 2022

# **Medicare Savings Programs**

#### Also known as Medicare Premium Assistance Programs (MPAP)

If you do not qualify for full Medicaid, you may qualify for other assistance programs. There are four kinds of Medicare Savings Programs that help those with low income and asset levels pay for health care coverage. Note: You must meet certain income and asset limits to qualify for these programs. QMB, SLMB, QI and QDWI programs are <u>not</u> subject to Estate Recovery.

# Medicaid

The Medicaid program helps with medical costs and other services for some people with limited income and resources.

- All deductibles and coinsurance that Medicare does not pay.
- Medicare Part B premium: \$170.10/month for most people in 2022.

#### **Medicaid Eligibility**

	Single	Married
Monthly Income:	\$861	\$1,281
Total Resources:	\$2,000	\$3,000

# Qualified Medicare Beneficiary (QMB)

The QMB program serves as a free Medicare supplement policy. QMB pays:

- All deductibles and coinsurance that Medicare does not pay.
- Medicare Part B premium: \$170.10/month for most people in 2022.

### **QMB** Eligibility

	Single	Married
Monthly Income:	\$1,153	\$1,546
Total Resources:	\$8,400	\$12,600

#### Specified Low Income Medicare Beneficiary (SLMB)

The SLMB program has higher limits than QMB. Once you qualify, SLMB pays:

- Medicare Part B premium: \$170.10/month for most people in 2022.
- Retroactive Part B premium amounts for each of the past three months.

#### **SLMB Eligibility**

	Single	Married
Monthly Income:	\$1,379	\$1,851
Total Resources:	\$8,400	\$12,600

# Qualified Individual (QI)

Medicaid, QMB and SLMB are guaranteed for those who qualify, but QI benefits are limited.

OI pays the Medicare Part B premium: \$170.10/month for most people in 2022.

# QI Eligibility

	Single	Married
Monthly Income:	\$1,549	\$2,080
Total Resources:	\$8,400	\$12,600

## Qualified Disabled and Working Individuals (QDWI)

If you are under age 65, disabled, and no longer entitled to free Medicare Hospital Insurance Part A solely because you successfully returned to work, you may be eligible for a program that helps pay your Medicare Part A monthly premium.

To find out more about this program, contact your county Job & Family Services office.

# **Applying for Benefits**

The Medicaid application determines eligibility to receive benefits from any of the programs listed on this brochure.

- Get the application from the County Department of Job & Family Services. Complete and return it in person or by mail.
- An interview may be required. A friend or family member can accompany you.
- An authorized representative can go to the interview in your place.
- Benefits cannot be denied due to nonattendance at the interview.

Note: Income amounts include \$20 Monthly Income Disregard.

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