

Could you use an extra \$170.10 in your pocket every month?

Could you use help paying Medicare premiums, co-pays and deductibles?

If You Qualify, Medicare Savings Programs May Be Able to Help.

How Do I Qualify?

If you live in Connecticut and can answer YES to these two questions, you may qualify:

- 1. Are you eligible for Medicare or already enrolled?**
- 2. Is your monthly income below \$2,786 (Single) or \$3,754 (Couple)?**
(Rates effective 3/1/2022-2/28/2023)

Note: Assets (money in the bank) are not looked at for MSP. In some cases, not all income is counted. Call CHOICES* for details.

How Can the Medicare Savings Programs Help You?

There are three levels of Medicare Savings Programs (MSPs) which provide different amounts of help:

- 1. Qualified Medicare Beneficiary (QMB)**, pays Medicare Part A Premiums, for those who have not worked long enough for free Part A, Part B premiums, Deductibles, Co-Pays and Co-Insurance, (Works like a Medigap policy) and qualifies individuals for Extra Help/Low Income Subsidy (LIS) for Part D Prescriptions.
- 2. Specified Low income Medicare Beneficiary (SLMB)** pays Part B Premiums and qualifies individuals for Extra Help/Low Income Subsidy (LIS) for Part D Prescriptions.
- 3. Additional Low income Medicare Beneficiary (ALMB)** pays Part B Premiums and qualifies individuals for Extra Help/Low Income Subsidy (LIS) for Part D Prescriptions.

All of the Medicare Savings Programs Will Save You Money!

- ✓ Save \$170.10 per month on Part B premium.
- ✓ Save 100% on Part D premium for basic plan or receive a subsidy on higher cost plans.
- ✓ Save on Part D Prescription Drugs. Pay no more than \$3.95/generic or \$9.85/brand name.

***For Assistance and To Apply: Call the CHOICES Statewide Health Insurance Hotline:**

1-800-994-9422