IHS Medicare Savings Programs (MSP) PowerPoint Slides
There are three Medicare Savings Programs:

- Qualified Medicare Beneficiaries (QMB)
- Specified Low-Income Medicare Beneficiaries (SLMB)
- Qualifying Individual (QI)

Individuals may be eligible for QMB or SLMB coverage in addition to other Aged, Blind, Disabled Medicaid programs.

Non-financial requirements:

- Social Security Number
- Montana Resident
- Citizenship and immigration status
- Identity
- Medicare Hospital Insurance (Part A) entitlement
Medicare Savings Programs (MSP)

- Medicare benefits:
  - Medicare Part A
    - Inpatient hospitalization
    - Skilled level nursing home care
  - Medicare Part B
    - Physician services
    - Laboratory and x-ray services
    - Medical supplies
    - Outpatient hospital care
    - Other services
Medicare Savings Programs (MSP)

- **MSP program benefits**
  - **Qualified Medicare Beneficiaries (QMB)** includes payment of:
    - Medicare Part A premiums (for individuals who do not receive premium-free Part A coverage)
      - Up to $413.00/month for 2017
    - Medicare Part B premiums - $109.00/month or higher depending on the individual's income
    - Medicare deductibles
    - Medicare coinsurance (the cost share amount the recipient is responsible to pay)
  - **Specified Low-Income Medicare Beneficiaries (SLMB)** includes payment of:
    - Medicare Part B premiums - $109.00/month or higher depending on the individual's income

- **Qualifying Individual (QI)** includes payment of:
  - Medicare Part B premiums - $109.00/month or higher depending on the individual's income
Medicare Savings Programs (MSP)

- Qualified Medicare Beneficiaries
  - Financial Requirement – at or below 100% of the Federal Poverty Level
    - $990 for an individual
    - $1335 for a couple
  - Resource Requirement
    - $7390 for an individual
    - $11,090 for a couple
  - QMB coverage begins the first of the month after application (if eligible)
  - QMB cannot be approved retroactively
  - Individuals approved for QMB coverage will be issued a Medicaid card
Medicare Savings Program (MSP)

- Specified Low-Income Medicare Beneficiaries (SLMB)
  - Financial Requirement - 101% - 120% of the Federal Poverty Level
    - $1188 for an individual
    - $1602 for a couple
  - Resource Requirement
    - $7390 for an individual
    - $11,090 for a couple
  - SLMB coverage begins the first of the application month
  - SLMB may be approved retroactively up to three months prior to application month if eligible
  - SLMB individuals will not be issued a Medicaid card
Medicare Savings Program (MSP)

- Qualifying Individual (QI)
  - Financial Requirement - 121% - 135% of the Federal Poverty Level
    - $1337 for an individual
    - $1803 for a couple
  - Resource Requirement
    - $7390 for an individual
    - $11,090 for a couple
  - QI coverage begins the first of the application month
  - QI may be approved retroactively up to three months prior to application month if eligible
  - QI individuals will not be issued a Medicaid card
  - Other medical coverage (i.e., medically needy) cannot overlap QI for more than one month
  - Medically needy clients who have not met their spend down for the month can receive QI