

Need help paying for Medicare?

Ask your New York Medicaid Office about these government programs:

1

Medicaid

- Pays your Medicare deductibles and coinsurance. It will also pay your premiums if you are enrolled in the QMB program.
- Covers additional benefits like dental, vision, and long-term care.
- If your income or savings seem a little too high, you should still contact your local Medicaid Office – you may qualify for Medicaid “spend-down.”

2

QMB — Qualified Medicare Beneficiary Program

- Pays your Medicare premiums. It will also pay your deductibles and coinsurance if you see doctors who take Medicaid.
- You do not need Medicaid to get QMB.

3

SLMB — Specified Low-Income Medicare Beneficiary Program

- Pays your Medicare Part B premium.
- You do not need Medicaid to get SLMB.

4

QI-1 — Qualifying Individual-1 Program

- Pays your Medicare Part B premium.
- You do not need Medicaid to get QI-1.

Important Tips

- QMB, SLMB and QI-1 are sometimes called the “Medicare Buy-In,” “Medicare Premium Payment” or “Medicare Savings” Programs.
- If you are applying for Medicaid and want Medicaid to pay your Medicare premiums, be sure to check the “Medicare Savings Program” (MSP) box on pages 1, 2, and 4 of the Medicaid application.
- If you think you were wrongly turned down for one of these programs, ask for a State Fair Hearing by the appeal deadline in your denial letter.
- If you are unable to go to the Medicaid office, you may sign an authorization form allowing someone to go on your behalf.



Questions?

Call The Medicare Rights Center at 888-795-4627
or call 800-MEDICARE (800-633-4227).



To get help paying for Medicare in New York, just follow these 3 steps:

1

Check to see if you meet the income and asset (savings) limits for the government programs on this chart.

2006 New York Gross Monthly Income Limits*

Program	Individuals	Couples
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QI-1	\$1,158	\$1,549
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SLMB	\$1,031	\$1,379
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QMB	\$ 863	\$1,133
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Medicaid	\$ 720	\$ 920
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2006 New York Asset Limits**

Individuals	Couples
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No limit	No limit
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\$4,000	\$6,000
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\$4,000	\$6,000
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\$4,200	\$5,400
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* Please note that these limits are NY estimates for 2007. Final numbers will be released in February. You may qualify even if your income is slightly higher. Ask a Medicaid counselor about eligible deductions.

** Asset limits do not include your house or car, and for all programs you and your spouse can each set aside an extra \$1,500 for a burial fund.

2

If you meet the income and asset limits, contact your local Medicaid office for hours and locations. In New York state, call 800-541-2831 for the number or look up your local Department of Social Services in the blue government pages of the phonebook.

If your income is a little too high for Medicaid, you may still be eligible. Medicaid "spend-down" lets you subtract your health care costs from your monthly income before determining if you meet the limits.

3

When you (or your authorized representative) go to the Medicaid office, you should bring:

- Social Security number
- Medicare card
- Proof of citizenship or legal residency
- Proof of address and rent/mortgage
- Proof of employment, if any
- Bank statements
- Stock certificates
- Life insurance policies
- Information about all savings and income

Need help?

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Flip the page to learn more about these programs.

