

Get help paying for your Medicare Premiums

- ▶ Medicare Savings Programs can help you pay for your Medicare premiums. To qualify, you must have Medicare Parts A and B.
- ▶ Use the chart below to see which Medicare Savings Program you may qualify for.

2022 Medicare Savings Programs		
Program Name	Monthly Income Limit (includes \$20 deduction)	Benefits you will receive
Qualified Medicare Beneficiary (QMB)	\$1,133 (single person) \$1,526 (married couple)	The State pays your Part A and Part B premiums The State pays your Part A and Part B copays and deductibles Get "Extra Help" with Part D
Specified Low Income Medicare Beneficiary (SLMB)	\$1,359 (single person) \$1,831 (married couple)	The State pays your Part B premiums Get "Extra Help" with Part D
Qualified Individual (QI)	\$1,529 (single person) \$2,060 (married couple)	The State pays your Part B premiums Get "Extra Help" with Part D

Resource Limits:

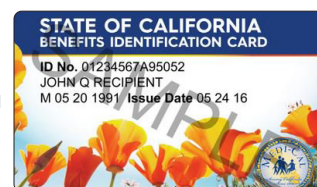
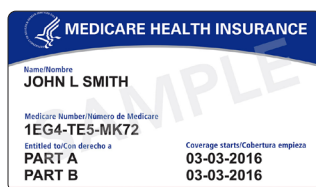
- ▶ Starting July 1, 2022, the resource limits for all three programs is the same: \$130,000 for a single person and \$195,000 for a married couple. Your home and one vehicle are exempt resources.

Where do I apply for the Medicare Savings Programs?

- ▶ To apply for the Medicare Savings Programs, contact the Los Angeles County Department of Public Social Services at (866) 613-3777.
- ▶ You can also call Center for Health Care Rights at (800) 824-0780. We can help you apply for the Medicare Savings Programs.

If I have Medi-Cal, do I need to apply for the Medicare Savings Programs?

- ▶ If you have full Medi-Cal benefits, you do not need to apply for the Medicare Savings Programs, unless you need help paying for Part A (see below).
- ▶ You already get help paying your Part B premiums, and you cannot be billed for your Medicare copays and deductibles.



What can I do if I need help paying for Medicare Part A premiums?

- ▶ Most people qualify for free Part A hospital insurance. You may have to pay a premium for Part A if you or your spouse do not have 40 work credits with Social Security.
- ▶ If you meet the QMB eligibility criteria and cannot afford to pay the Part A premiums, you can apply for “Conditional” Part A and the QMB program.
 - ▶ Step 1 Apply for Conditional Part A at the Social Security office:
 - during your Initial Enrollment Period surrounding your 65th birthday; or
 - during the General Enrollment Period from January 1 through March 31.
 - ▶ Step 2 Apply for the QMB program at the Los Angeles County Department of Public Social Services.

Call Center for Health Care Rights at **(800) 824-0780** for more info.
Or visit our website www.healthcarerights.org



Navigating Medicare

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