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COMMUNITY SUPPORTS  
MEDICARE SAVING PROGRAM (MSP)

**The MSP consist of: QMB, SLMB, and ALMB PROGRAMS:**

The QMB, SLMB, and ALMB help eligible Medicare beneficiaries pay all or some of Medicare's cost sharing amounts (i.e. premiums, deductibles and co-payments). Individuals must re-apply every year for each program.

**QMB (Qualified Medicare Beneficiary Program)**

The QMB program provides the following benefits:

- Payment of Medicare Part A monthly premiums (when applicable)
- Payment of Medicare Part B monthly premiums and annual deductible
- Payment of co-insurance and deductible if the medical provider accepts both is a Medicare and Medicaid.
- Automatic enrollment in the Low Income Subsidy 'Extra Help' for Part D drug coverage.

**Eligibility criteria for this program:**

- The individual must be eligible for Medicare Part A insurance
- Within the [Current Medicare Savings Program Income Eligibility Limits](#)
- No asset test.

**SLMB (Specified Low-Income Medicare Beneficiary Program)**

The SLMB program provides the following benefits:

- Payment of the Medicare Part B monthly premium
- Automatic enrollment in the Low Income Subsidy 'Extra Help' for Part D drug coverage.

**Eligibility criteria for this program:**

- The individual must be eligible for Medicare Part A insurance
- Within the [Current Medicare Savings Program Income Eligibility Limits](#)
- No asset test.



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**ALMB (Additional Low-Income Beneficiary Program)**

Congress only appropriated a limited amount of funds to each state to pay for this program. Once a state's appropriated money is gone, even eligible individuals will not be able to get into the program.

**ALMB Program Benefits:**

The ALMB program provides the following benefits:

- Payment of the Medicare Part B monthly premium
- Automatic enrolled in Low Income Subsidy 'Extra Help' for Part D drug coverage.

**Eligibility criteria for this program:**

The individual must be eligible for Medicare Part A insurance

- [Current Medicare Savings Program Income Eligibility Limits](#)
- No asset limit

**Do these programs help with prescription drug coverage?**

Enrollment in any of the above three programs, automatically grants the beneficiary enrollment in the Low Income Subsidy 'Extra Help' under Medicare Part D. This is very beneficial because:

- their Part D plan's premium will be paid in part or in full by the federal government (depending on what Part D plan you are enrolled in)
- the co-pays for formulary drugs will be greatly reduced
- coverage will continue through the "donut hole"
- Low Income Subsidy 'Extra Help' qualifies you for special enrollment periods which means you can change your Part D plan quarterly.



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[MSP Frequently Asked Questions](#)

MSP is administered by the State Department of Social Services (DSS). Applications can be found on the [DSS](#) website or contact Choices.

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For additional information on Medicare Saving Program:

- CHOICES at (800) 994-9422 or (203) 333-9288.
- [Center for Medicare Advocacy](#) at (800) 262-4414.
- Visit [Medicare Publications](#) to read, print or order booklets regarding Medicare.