



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.

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.