

**Got additional  
questions?**



**CLAIM**  
*www.missouricclaim.org*  
(800) 390-3330

**Missouri Department of Social Services,  
Family Support Division**  
(855) 373-4636

**Local Area Agency on Aging**  
ma4web.org

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CLAIM: Missouri's State Health  
Insurance Assistance Program (SHIP)

Missouri Department of  
Health and Senior Services

Missouri Department  
of Social Services

Missouri SMP (Senior  
Medicare Patrol) Program

Missouri Association  
of Area Agencies on Aging

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**For additional copies  
of this brochure, call  
CLAIM at (800) 390-3330.**

**Want to  
pay less for  
MEDICARE?**



**See if you qualify for  
savings programs  
to help lower your  
Medicare costs**

## How to apply to lower your Medicare costs:

### Extra Help (Low Income Subsidies) Application

#### By phone or In-person call:

- CLAIM: 800-390-3330

#### Online:

- For extra help, visit <https://www.ssa.gov/benefits/medicare/prescriptionhelp/>, click on “Apply for Extra Help With Medicare Prescription Drug Plan Costs” and start application.

### Medicare Savings Applications

#### By phone or In-person call:

- CLAIM: 800-390-3330
- Medicare Savings Program at FSD: 855-373-4636

#### Online:

- For Medicare Savings Program, visit <https://mydss.mo.gov/medicare-cost-savings-programs>, click on “Paper Application” and print it.

## Do you qualify?

### Question 1:

Do you have Medicare?

YES  NO

### Question 2:

If single, is your total monthly income less than \$1,581? If you are married, is your total monthly income less than \$2,134?

YES  NO

### Question 3:

If single, are your total resources \$14,390 or less? If married, are your total resources \$28,720 or less?<sup>1</sup>

YES  NO

<sup>1</sup> Do not count home, vehicles, personal possessions, life insurance, burial plots, irrevocable burial contracts, back payments from Social Security or SSI.

If you answer “Yes” to all three questions above, you may be eligible! Check inside for more details.

## Words to know

### Co-insurance

An amount you pay as your share of the cost for medical services after you meet your deductible. It's usually a percentage, such as 20%.

### Copayment, Copay

A set amount you may pay each time you get a medical service or supply, like a doctor's visit, hospital visit, or prescription drug. For example, you may pay \$10 for a doctor's visit and \$20 for a prescription drug.

### Coverage gap

The coverage gap (also called the "donut hole") is a period of time that you pay more for prescription drugs until you spend enough to qualify for catastrophic coverage. It starts when you and your plan have paid a set amount for prescription drugs during that year.

### Deductible

The amount you must pay for health care or prescriptions before Original Medicare, your prescription drug plan, or your other insurance begins to pay.

### Premium

A premium is the monthly cost you pay for Medicare, a health plan, or prescription drug coverage.

## IMPORTANT!

Fill out an application to see if you qualify for savings — even if your income and resources may be higher than listed.

Program	Monthly Income	Resources	What it pays for
Extra Help from Social Security (Low-Income Subsidy)	Single \$1,581  Couple \$2,134	Single \$14,390  Couple \$28,720	<ul style="list-style-type: none"> <li>• Lowers your cost for Medicare's Part D Prescription Drug Plan premiums, deductibles, copays, and co-insurance</li> <li>• Gets rid of the prescription drug coverage gap ("donut hole")</li> </ul>
Qualifying Individual-1 (QI-1)	Single \$1,426  Couple \$1,923	Single \$7,730  Couple \$11,600	<ul style="list-style-type: none"> <li>• Pays your Medicare Part B premium</li> <li>• Enrolls you in Part D Extra Help, which: <ul style="list-style-type: none"> <li>• Lowers your cost for Medicare's Part D Prescription Drug Plan premiums, deductibles, copays, and co-insurance</li> <li>• Gets rid of the prescription drug coverage gap ("donut hole")</li> </ul> </li> </ul>
Specified Low-Income Medicare Beneficiary (SLMB)	Single \$1,269  Couple \$1,711	Single \$7,730  Couple \$11,600	<ul style="list-style-type: none"> <li>• Pays your Medicare Part B premium</li> <li>• Enrolls you in Part D Extra Help, which: <ul style="list-style-type: none"> <li>• Lowers your costs for Medicare's Part D Prescription Drug Plan premiums, deductibles, copays, and co-insurance</li> <li>• Gets rid of the prescription drug coverage gap ("donut hole")</li> </ul> </li> </ul>
Qualified Medicare Beneficiary (QMB)	Single \$1,061  Couple \$1,430	Single \$7,730  Couple \$11,600	<ul style="list-style-type: none"> <li>• Pays your Medicare Part A and Part B premiums, deductibles, and co-insurance</li> <li>• Pays your cost-sharing for Medicare Advantage plans</li> <li>• Enrolls you in a Part D Extra Help, which: <ul style="list-style-type: none"> <li>• Lowers your cost for Medicare's Part D Prescription Drug Plan premiums, deductibles, copays, and co-insurance</li> <li>• Gets rid of the prescription drug coverage gap ("donut hole")</li> </ul> </li> </ul>

Income requirements are current from April 2019 - March 2020.