

# Medicare Savings Program



***The WI Medicaid program may be able to help pay for certain Medicare costs if you are eligible to enroll in a Medicare Savings Program. The programs are for those who receive Medicare and who have limited countable income and assets.***

If you are eligible to enroll, Medicaid may pay some or all of your out-of-pocket costs for Medicare Part A (hospital related costs), Part B (physician-related costs), or Part B-ID (coverage for immunosuppressive drugs for people with End-Stage Renal Disease whose Medicare ended 36 months after a kidney transplant) depending on the program and which Medicare benefit you receive.

## ***Medicare Savings Programs***

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### ***1. Qualified Medicare Beneficiary (QMB)***

The first day of the month after the application is approved, Medicaid pays Medicare Part A and Part B or Part B-ID premiums, deductibles, and coinsurance if all of the following apply:

- You are entitled to Medicare Part A
- You have countable assets at or below the program limit
- You have countable monthly income at or below 100% of the Federal Poverty Level (PFL), after certain credits are applied

### ***2. Specified Low-Income Medicare Beneficiary (SLMB)***

Up to three months before the application date, Medicaid pays Medicare Part B or Part B-ID premiums if all the following apply:

- You are entitled to Medicare Part A
- You have countable assets at or below the program limit
- You have countable monthly income between 100% and 120% of the FPL, after certain credits are applied

### ***3. Specified Low-Income Beneficiary Plus (SLMB+)***

Up to three months before the application date, Medicaid pays Medicare Part B or Part B-ID premiums if all the following apply:

- You are entitled to Medicare Part A
- You have countable assets at or below the program limit
- You have countable monthly income between 130% and 135% of the FPL, after certain credits are applied
- You are not enrolled in full-benefit Medicaid, Family Planning Only Services, or Tuberculosis Related Only Services

## **ADRC of Brown County**

300 S. Adams St. Green Bay, WI 54301  
(920) 448-4300

[www.adrcofbrowncounty.org](http://www.adrcofbrowncounty.org)

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Limited Countable Income Table			
Group Size	100% FPL	120% FPL	135% FPL
1	\$1,304.17	\$1,565.00	\$1,760.63
2	\$1,762.50	\$2,115.00	\$2,379.38

Income limits effective 2/1/2025

Limited Countable Asset Table	
Group Size	Asset Limit
1	9,660
2	\$14,470

Asset limits effective 1/1/2025

\*Not all of your income and assets will be counted in determining if you can enroll in a Medicare Savings Program.

## Medicare Part D Extra Help

If you can enroll in a Medicare Savings Program, you will automatically qualify for extra help which will reduce your Part D premium and drug costs.

## You May Already Be Getting Medicare Savings Program Benefits

Medicaid should already be paying your Medicare Part A and B costs (meaning you do not need to apply for the Medicare Savings Program) if you receive Medicare and Medicaid, plus either of the following apply to you:

- 1. You are enrolled in the Supplemental Security Income (SSI) program, OR**
- 2. You were enrolled in SSI, but lost these benefits:**

- While you were getting Old Age Survivors Disability Insurance (OASDI), OR
- Because you are the disabled adult child of parents who died or became disabled, causing you to get an increase (or initial) Social Security payment that made you unable to get SSI, OR
- Because you are the disabled or elderly spouse of a person who died, causing you to get a Social Security benefit that made you unable to get SSI

## Payment Start Date

Allow at least two months after enrolling in the Medicare Savings Program for benefits to begin. The Wisconsin Medicaid, Medicare, and the Social Security Administration needs this time to adjust your record.

When Medicaid starts paying your Medicare costs, your Social Security check will increase and you will get a notice from the Social Security Administration. The Social Security Administration will give you a refund for any premium payments you made after the date you were enrolled in a Medicare Savings Program.

## How to Apply

Applications can be completed:

- Online at [www.access.wi.gov](http://www.access.wi.gov)
- Mail in a completed WI Medicaid application for Elderly, Blind and Disabled\*
- In person or by phone (Economic Support Specialist through the Bay Lake Consortium)\*

**\*Medicaid applications are processed through the Bay Lake Consortium: Call (888) 794-5747**

Brown County Office - Sophie Beaumont Building, Economic Support Department  
111 N. Jefferson St. Second Floor, Green Bay, WI 54301

**For local assistance with benefit questions, contact ADRC at (920) 448-4300.**



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