

2011 Medicare Savings Programs

There are three different types of Medicare Savings Programs (MSPs), which vary by benefit and income eligibility limits.

1. **Qualified Medicare Beneficiary (QMB):** Pays for Medicare Part A and B premiums, deductibles and coinsurance. It coordinates with Medicare to provide full coverage for Medicare-covered services from a Medicaid-certified doctor. **Note:** If you are enrolled in Original Medicare, you must see **Medicaid providers** to get coverage for Medicare deductibles and coinsurance. If you are enrolled in a Medicare HMO you will have to pay your HMO premiums (if any), but you should not be charged any copays.
2. **Specified Low-income Medicare Beneficiary (SLIB):** Pays for Medicare's Part B premium.
3. **Qualifying Individual (QI-1) Program:** Pays for Medicare's Part B premium.

BONUS: If you enroll in any of the MSPs, you will automatically be enrolled in Extra Help, a federal program that helps pay for the costs of your Medicare prescription drug plan.

2011 Federal Income and Asset Limits				
Program	Monthly Income Limits		Asset Limits #	
	Individual	Couple	Individual	Couple
QMB	\$907.50	\$1,225.83	\$6,680	\$10,020
SLIB	\$1,089	\$1,471	\$6,680	\$10,020
QI-1	\$1,225.13	\$1,654.88	\$6,680	\$10,020

Note: Illinois Department of Healthcare and Family Services will allow an additional deduction of \$25 from each individual's monthly income, which is not included in the above amounts.

Excluded from assets are: a home, one car, personal effects, some life insurance and a burial fund (up to \$1,500).

For further information, **contact the Senior Health Insurance Program at 1-800-548-9034**