



Department of Medicaid

# fact sheet

## MEDICARE PREMIUM ASSISTANCE

The Medicare Premium Assistance Program helps Ohioans who are eligible for Medicare to pay the cost of Medicare premiums, deductibles, and co-payments.

### OVERVIEW

The Medicare Premium Assistance Program offers different types of coverage based on a person's income and assets. A person may be eligible for both Ohio Medicaid coverage and help with paying Medicare premiums, if he or she qualifies for both Medicaid and Medicare coverage.

#### WHAT IS MEDICARE?

Medicare is a health insurance program for people age 65 or older, certain people with disabilities, and people with end stage renal disease. Medicare is a federal program, run by the Social Security Administration.

Learn more online: [www.medicare.gov](http://www.medicare.gov).

#### WHAT IS MEDICAID?

Medicaid provides health care coverage to individuals with limited income. Medicaid is state and federally funded.

#### APPLY FOR MEDICAID:

Start an application at [benefits.ohio.gov](http://benefits.ohio.gov) or call the Ohio Medicaid Consumer Hotline at (800) 324-8680.

Looking for more information? Go online: [www.medicaid.ohio.gov](http://www.medicaid.ohio.gov)

### A CLOSER LOOK AT OHIO'S PROGRAM:

#### TYPES OF ASSISTANCE:

- 1. Qualified Medicare Beneficiary (QMB):**
  - » Covers Medicare Part A & B premium(s), deductibles and co-payments.
  - » Will get a special QMB card each month.
  - » *Monthly Income Limit: \$973 or less for an individual. \$1,311 / couple.*
- 2. Specified Low-Income Medicare Beneficiary (SLMB)**
  - » Covers Medicare Part B premium(s).
  - » No monthly card.
  - » Individual responsible for paying Medicare deductible and any co-payments.
  - » *Monthly Income Limit: \$1,167 or less for an individual. Between \$1,573 or less per couple.*
- 3. Qualified Individual-1 (QI-1)**
  - » Same coverage as SLMB.
  - » Must apply every January.
  - » *Monthly Income Limit: \$1,313 or less for an individual. Between \$1,770 or less per couple.*

#### A NOTE ABOUT ASSETS:

To be eligible, you can have assets worth \$7,280 or less. A couple can have assets worth \$10,930 or less.

When you apply, you will need proof of all of your assets, including: cash, stock and bonds, checking and savings accounts, real estate, motor vehicles, life insurance policies, and annuities.

Some assets may not count, like: your home, one motor vehicle, burial or term life insurance policies and your personal items.

You will also need to provide information about all health care insurance you have.

#### APPLY FOR MEDICARE ASSISTANCE:

You can apply for Medicaid coverage and Medicare Premium Assistance at the same time online: [benefits.ohio.gov](http://benefits.ohio.gov).

You can also contact your local county department of job and family services. Locate your county office here: [http://jfs.ohio.gov/County/County\\_Directory.pdf](http://jfs.ohio.gov/County/County_Directory.pdf).