

Montgomery County State Health Insurance Assistance Program (SHIP)

www.MedicareABCD.org

301-255-4250

SHIP@AccessJCA.org

State and Federal Programs to Help Pay for Medicare

ELIGIBILITY STANDARDS for 2020
(Effective through March 2021)

PROGRAM	NUMBER	MONTHLY INCOME*	ANNUAL INCOME	ASSETS**
QMB Qualified Medicare Beneficiary	Single	\$1,084	\$13,008	\$9,360
	Couple	\$1,457	\$17,484	\$14,800
SLMB Specified Low Income Medicare Beneficiary	Single	\$1,296	\$15,552	\$9,360
	Couple	\$1,744	\$20,928	\$14,800
EXTRA HELP/LIS*** Low Income Subsidy	Single	\$1,595	\$19,140	\$14,610
	Couple	\$2,155	\$25,860	\$29,160
SPDAP Senior Prescription Drug Assistance Program	Single	\$3,123	\$37,470	No Asset Limit
	Couple	\$4,228	\$50,730	No Asset Limit

Discrepancies between monthly and annual amounts are due to rounding. * Income amount includes \$20 monthly SSI general income disregard. ** Asset limit includes a \$1,500/person burial allowance. *** Amounts are for partial LIS; limits for full LIS are lower.



Made possible with a grant from the U.S. Administrator for Community Living through the State of Maryland and Montgomery County.

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QMB (Qualified Medicare Beneficiary Program)

QMB pays Medicare's monthly Part B premium (\$144.60 in 2020), and Part A premium (if applicable). QMB will also pay Part A and Part B deductibles, coinsurance and co-pays.

Eligibility is based on income and assets, as shown on the eligibility chart on the previous page. Your income may be higher than the limit if you are working and earn wages. The asset limit (excluding your home, one car, etc.) includes bank accounts, investment accounts, etc.



Part A

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Part B

SLMB (Specified Low Income Medicare Beneficiary Program)

This program will pay only the monthly Medicare Part B premium (\$144.60 in 2020). SLMB does not pay for Medicare deductibles and co-payments. To qualify, individuals must be enrolled in Part A and Part B and meet income and asset requirements.



Part B

LIS (Low Income Subsidy) Part D Prescription Drug "Extra Help"

The Social Security Administration administers the Federal Low Income Subsidy (LIS) program, also called "Extra Help." LIS helps pay your Medicare Part D prescription drug plan premium, deductibles, and part of the cost of your prescriptions. LIS can help you enroll in a prescription drug coverage plan (if you haven't done so already). Individuals with LIS may switch Part D plans once per calendar quarter during the first nine months of the year only. Eligibility is based on income and assets. Your income may be higher than the income listed on the previous page if you have income from wages.



Part D

Senior Prescription Drug Assistance Program (SPDAP)

SPDAP is a state program that provides to eligible beneficiaries a subsidy of up to \$40/month toward their prescription drug plan premium. This subsidy is paid directly to your prescription drug plan by SPDAP.

SPDAP also may reimburse you for your out-of-pocket costs in the coverage gap, also known as the donut hole. If you submit your out-of-pocket expense claim by 31 May 2020, based on your prescription drug plan's 2019 end-of-year summary notice, you may be reimbursed up to a maximum of \$2,000.



Part D