

## What is Medicare?

Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD). (*Medicare.gov*)

### Part A

- **Hospital Insurance** that covers inpatient hospital stays, care in a skilled nursing facility, hospice care, and some home health care.

### Part B

- **Medical Insurance** that covers certain doctors' services, outpatient care, medical supplies, and preventive services.

### Part C

- A **Medicare Advantage Plan** is a type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Advantage Plans include Health Maintenance Organizations, Preferred Provider Organizations, Private Fee-for-Service Plans, Special Needs Plans, and Medicare Medical Savings Account Plans. If you're enrolled in a Medicare Advantage Plan, Medicare services are covered through the plan and aren't paid for under Original Medicare. Most Medicare Advantage Plans offer prescription drug coverage.

### Part D

- Adds **prescription drug coverage** to Original Medicare, some Medicare Cost Plans, some Medicare Private-Fee-for-Service Plans, and Medicare Medical Savings Account Plans. These plans are offered by insurance companies and other private companies approved by Medicare. Medicare Advantage Plans may also offer prescription drug coverage that follows the same rules as Medicare Prescription Drug Plans.

## Qualified Medicare Beneficiaries (QMB)

- Income limits for 2020:
  - 100% FPL + \$20
  - \$1,064 + \$20 = \$1,084 - Individual
  - \$1,437 + \$20 = \$1,457 - Couple
- Covers Medicare Part A premiums where applicable, Part B premiums, co-insurance and deductibles
- May be eligible for other categories of Medical Assistance
- Referred to as dual eligible
- Eligibility begins the 1st of the month following the date of application
- No retroactive coverage
- Resource limits for 2021
  - \$9,470 - Individual
  - \$14,960 - Couple

## Qualified Individual-1 (QI-1)

- Income limits for 2020:
  - 135% FPL + \$20
  - \$1,436 + \$20 = \$1,456 - Individual
  - \$1,940 + \$20 = \$1,960 - Couple
- Covers Medicare Part B premium only
- Cannot be eligible for other categories of Medical Assistance
- Eligibility begins from the 1st day of the month of application
  - Retroactive coverage available
- The federal legislature reallocates funds for this program annually
- Resource limits for 2021
  - \$9,470 - Individual
  - \$14,960 - Couple

## Special Low-Income Medicare Beneficiaries (SLMB)

- Income limits for 2020:
  - 120% FPL + \$20
  - \$1,276 + \$20 = \$1,296 - Individual
  - \$1,724 + \$20 = \$1,744 - Couple
- Covers Medicare Part B premium only
- Cannot be eligible for other categories of Medical Assistance
- Eligibility begins from the 1st day of the month of application
- Retroactive coverage available Resource limits for 2020
  - \$9,470 - Individual
  - \$14,960 - Couple

## Qualified Disabled Working Individual (QDWI)

- For individuals who are no longer SSDI eligible due to earnings (work income above the Substantial Gainful Activity limit)
- Income limits for 2020:
  - 200% FPL + \$20
  - \$2,127 + \$20 = \$2,147 - Individual
  - \$2,874 + \$20 = \$2,894 - Couple
- Covers Medicare Part A premium
- Cannot be eligible for other categories of Medical Assistance
- Cannot be eligible for Medicare-paid Part A hospital coverage under SSDI
- Eligibility begins from the 1st day of the month of application
- Retroactive coverage available
- Resource limits for 2020
  - \$4,000 - Individual
  - \$6,000 - Couple