

# KanCare General Information Fact Sheet



## Medicare Savings Program (MSP) & Extra Help Program

### What is the Medicare Savings Program (MSP)

This program is for people who have Medicare and helps with some of the out-of-pocket expenses. This program may pay for or lower Medicare Part A, Part B and/or Part D premiums, deductibles, and copayments (based on income). To qualify for any level of MSP, individuals must have or be eligible for Medicare Part A and have income and resources below a certain threshold. The income and resource requirements are different for each of the three Medicare Savings Programs/Levels and may change from year to year.

### Program Eligibility:

Eligibility for QMB, LMB, or ELMB Programs automatically qualifies you for the Extra Help program as well.

- Qualified Medicare Beneficiary (QMB)
  - QMB pays for or lowers Medicare Part A, B, and D as well as premiums and Cost sharing expenses
- Low Income Medicare Beneficiary (LMB)
  - LMB pays for or lowers Medicare Part B and D Premiums.
- Expanded Low Income Medicare Beneficiary (ELMB)
  - ELMB pays for or lowers Medicare Part B and D Premiums.

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## Income Requirements:

QMB:

- Single: \$1,133
- Married: \$1,526

LMB:

- Single: \$1,359
- Married: \$1,831

ELMB:

- Single: \$1,529
- Married: \$2,060

Resources (money in checking and savings, mutual funds, CDs, IRAs, stocks & bonds):

- Single: \$8,400
- Married: \$12,600

## Applying for Medicare Savings Program (MSP)

If you have someone who may be eligible for both Medicare and Medicaid, individuals can complete a KanCare application. When applicants fill out a Medicaid application and if they list information about their Medicare coverage, KanCare will automatically look for eligibility in the Medicare Savings Program.

Another option is to fill out the Medicare Savings Plan application. The MSP Application will only check eligibility for the Medicare Savings Program. It is found on-line on the KanCare website or you can call the KanCare Clearinghouse to have an application mailed to you. [MSP application - go to bottom of page](#)

For more information, call the KanCare Clearinghouse at 1-800-792-4884.

You may apply with a paper application or online at [KanCare Application Information](#).

Submit your Medicare Savings Program application to the KanCare Clearinghouse:

- By Mail: P.O. Box 3599 Topeka, KS 66601-9738

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- By Fax: 1-844-264-6285

## What is Extra Help?

The Medicare “Extra Help” program is a Low-Income subsidy that is *not* a KanCare program, it is a Social Security program. The amount of subsidy depends on the individual’s income and resource limitations, and is set by the Social Security Administration. Extra Help pays for Medicare Part D prescription drug costs for those whose income and assets are below the eligibility threshold. Specifically, it pays for Part D monthly premium, annual deductible, coinsurance, and copayments.

## Extra Help Financial Guidelines (as of 04/2022)

Income Guidelines:

- Single Individual \$20,385/annual
- Married: \$27,465/annual

Resource Guidelines (money in checking and savings, cash, mutual funds, CDs, IRAs, stocks & bonds):

- Single: Total is no more than \$15,510
- Married: Total is no more than \$30,950

To qualify for Medicare Extra Help, individuals must meet income and resource requirements.

- **IMPORTANT REMINDER:** These benefits, income and resource guidelines may change from year to year.
- For the most up-to-date limits, visit [medicare.gov](https://www.medicare.gov)
- You may also qualify for Extra Help if your annual income is higher than the eligibility limit, but you support other family members who also live in the same household.

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### Applying for Extra Help:

Complete and “Application for Extra Help with Medicare Prescription Drug Plan Costs” (SSA-1020) form with the Social Security Administration

#### **You can apply by:**

- Applying online at [Social Security Extra Help](#)
- By calling the Social Security Administration (SSA) and requesting an application be mailed to you. Toll Free: 1-800-772-1213; TTY: 1-800-325-0778
- By calling the SSA and applying over the phone. 1-800-772-1213; TTY: 1-800-325-0778
- Applying in person at your local Social Security office.

After you submit your application, Social Security will review it and send you a notification in the mail if you are eligible. You can apply for Extra Help at any time during the year; you do not have to wait until open enrollment

For information about enrollment periods, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800633-4227; TTY: 1-877-486-2048).

This fact sheet was created in partnership with the Kansas Department of Health and Environment, Health Care Finance.