

## MEDICARE SAVINGS PROGRAMS 2023

Income Eligibility	QMB (100% FPL)	SLMB (120% FPL)	SLMB+ (QI-1) (135% FPL)	Assets
Individual	\$1,215	\$1,458	\$1,640.25	\$9,090
Couple	\$1,643.33	\$1,972	\$2,218.50	\$13,630

### **QMB**

The QMB program pays the Medicare Part A and B premiums, deductibles and copays for low-income Medicare beneficiaries, including the Medicare Part B premium (\$164.90 per month in 2023): The Medicare Part A deductible (\$1,600 per benefit period in 2023): the Part B deductible (\$226 for 2023): the Medicare Part B coinsurance payments (20% of the Medicare approved amounts): and the 2023 Medicare Part A coinsurance payments (\$0 per day for days 1-20 of skilled nursing care and \$200 per day for days 21-100 of skilled nursing care; \$400 per day for days 61-90 of inpatient hospitalization and \$800 per day for days 91-150 of inpatient hospitalization (lifetime reserve days). The QMB program can save a participant a significant amount of out-of-pocket medical costs. QMB will also pay copays and deductibles for the Medicare health benefit portion of costs incurred by eligible Medicare Advantage participants, but QMB will not pay for the Medicare Advantage plan premium costs.

### **SLMB and SLMB+**

The SLMB programs pay the Medicare Part B premium (\$164.90 per month in 2023) but do not pay for Medicare copays or deductibles. The SLMB+ program is sometimes called the "Qualified Individual 1 or Q1 program and it, too, pays the Medicare Part B premium. The SLMB benefits can save a participant \$1978.80 per year.

**\*\*\***Eligibility for any of these 3 programs will entitle a participant to the extra help benefit for Part D drug coverage. It will reduce or eliminate the Part D premium and will eliminate the "donut hole" issue.