

**10. Will I need to provide any documents?**

You do not need to provide any documents other than your completed application. The Department will independently verify the information you provide on the application form.

We will also verify that you either have or are eligible for **Medicare Part A coverage**. (Part A pays for hospital care and other inpatient services.) In most cases, the premium for Part A is paid for by the federal government, not by the Medicare beneficiary.

**11. What if I don't have Part A?**

Some people choose not to take Part A when they become eligible for Medicare. They can change their minds later, but in this case, the Medicare beneficiary pays the Part A premium rather than the federal government.

If you were eligible for Part A but elected not to take it at enrollment, **the State of Connecticut will pay the Part A premium for you under the QMB program.**

If you are not sure whether you have Part A, check your Medicare card or call the Social Security Administration at 1-800-772-1213.

Generally, if your monthly income is at or below these levels...	You may qualify for...
\$ 1,092.00 single** \$ 1,623.00 couple**	<p><b>QMB (Q01)</b> - This program is similar to a "Medigap" policy. It pays your Part B premium<sup>(1)</sup> and <u>all</u> Medicare deductibles<sup>(2)</sup> and co-insurance.</p> <p><sup>(1)</sup> Part B = \$96.40 in 2008. (This amount increases January 1 every year.)  <sup>(2)</sup> The 2008 hospital deductible is \$1,024.00 (This amount increases January 1 every year.) The Part B deductible is \$135 per year.  <sup>(3)</sup> Co-insurance is the portion of Medicare approved services that you are responsible to pay. This is usually 20% of the approved Medicare charge, <b>up to the Medicaid approved rate.</b></p>
\$ 1,262.20 single** \$ 1,851.20 couple**	<b>SLMB (Q03)</b> - This program pays for your Part B premium only (\$96.40/month).
\$ 1,389.85 single** \$ 2,022.35 couple**	<b>ALMB or QI-1 (Q04)</b> - This program pays for your Part B premium only (\$96.40/mo.). This program is subject to available program funding.

\*\* These income limits include the \$241 or \$482 income deductions mentioned in Section 8. These income limits are effective April 1, 2007. They increase April 1 every year.

**COULD YOU USE UP TO \$96.40 \* EXTRA EVERY MONTH?**



If you are eligible for Medicare Part A, you may qualify for one of the State of Connecticut's **MEDICARE SAVINGS PROGRAMS**

These programs (QMB, SLMB and ALMB) help to pay for your Medicare premiums and, in some cases, for your Medicare coinsurance and deductibles.

Look inside to see if you qualify...

Deaf and hearing-impaired persons may use a TDD/TTY by calling 1-800-842-4624. Questions, concerns, complaints or requests for information in an alternative format may be directed to 1-860-424-5250.

\* This is the amount of Medicare's Part B Monthly premium starting January 1, 2008.

**1. How can I receive an extra \$96.40 each month?**

If you have Medicare, you pay a \$96.40 premium each month for your Part B Medicare coverage. (Part B pays for doctor bills, lab tests, x-rays, etc.)

You may not realize you are paying this premium because it is automatically deducted from your Social Security check each month.

If you qualify for any of the three Medicare Savings Programs described in this brochure, the State of Connecticut will pay the Part B premium for you. **Your Social Security check will then increase by \$96.40 each month!**

**2. Are there other benefits?**

**Yes!** If you qualify for QMB, we will pay your Medicare coinsurance (co-payments) and deductibles, up to the Medicaid rate for that service. **Please note: Payment will be made only if the provider accepts Medicaid.** In some cases, we may also pay your Medicare Part A premium. (See question 11.) These benefits could save you hundreds or even thousands of dollars each year!

To qualify, you must be eligible for Medicare Part A. In addition, your income and assets must be within program limits. Please see the table on the back for a description of benefits at each income level.

**3. Is there a cost to me?**

**No!** There is no charge to you for any of the benefits under these programs.

**4. What is the asset limit?**

For QMB and SLMB, countable assets may not be more than \$4,000 for one person or \$6,000 for a married couple. However, currently there is no asset limit for the ALMB program!

**5. What are assets?**

Assets include bank accounts, stocks, bonds, annuities, trusts, non-home property, some types of life insurance policies, etc. However, not all assets are counted in determining your eligibility. Some assets, such as term life insurance policies and irrevocable burial funds, are totally excluded.

**6. What if I own a home or a car?**

The home you live in, one automobile, home furnishings, personal effects and burial plots are not counted toward the asset limit. We do not place a lien on the home you live in, but we do recover benefits paid on your behalf from your estate.

**7. Is there an income limit?**

**Yes.** The level of help that you receive depends on your countable income. The table on the back shows the benefits available at different income levels.

**8. What is income?**

Income includes Social Security, pensions, disability benefits, wages, alimony, rental income, interest and dividends. However, not all income is counted.

We allow certain deductions in calculating your countable income amount. For example, we do not count the first \$241 of unearned income (such as Social Security or pension). That is a \$482 exemption for a married couple. We also disregard a portion of any earned income you may have from employment.

**9. How do I apply?**

Contact the Department of Social Services office nearest you. Or telephone a CHOICES health insurance counselor at your Area Agency on Aging. They will answer your questions send you our simple four-page application and a postage paid return envelope.

To reach a CHOICES counselor, call  
1-800-994-9422