



Medicare Savings Programs

What is a Medicare Savings Program?

Medicare Beneficiaries may qualify through TennCare for programs that may help pay for their Medicare Part A and Part B premiums, deductibles, and/or coinsurance costs.

There are three different programs that are based on income and resource guidelines:

Qualified Medicare Beneficiaries (QMB) covers:

Payments for Medicare Part B premiums (and payments for Part A premiums when applicable).
Coverage for Part A and B deductibles and coinsurance.

Criteria

Single Individual: \$1,083 monthly income and \$7,860 resources

Married Couple: \$1,457 monthly income and \$11,800 resources

Specified Low-Income Medicare Beneficiary (SLMB) covers:

Payments for Medicare Part B premiums.

Criteria

Single Individual: \$1,296 monthly income and \$7,860 resources

Married Couple: \$1,744 monthly income and \$11,800 resources

Qualifying Individual-1 (QI-1) covers:

Payments for Medicare Part B premiums as long as the state has funds.

Criteria

Single Individual: \$1,456 monthly income and \$7,860 resources

Married Couple: \$1,960 monthly income and \$11,800 resources

Note: These income and resource levels are based on 2020 Federal Poverty Level Guidelines. \$20 unearned income disregard is included in these income figures and \$1,500 per person may be included in these resource limits for individual burial account. CHOICES recipients do not qualify for QI-1.

To Apply for a Medicare Savings Program, contact SHIP at 1-877-801-0044 or visit

<https://tenncareconnect.tn.gov/services/homepage>

Extra Help Program

What is Extra Help?

Extra Help is a program that can help lower the cost of your Medicare drug plan by reducing your plan premiums, deductibles, and drug copays.

What are the income and resource guidelines?

Single Individual: \$1,595 monthly income and \$14,610 resources

Married Couple: \$2,155 monthly income and \$29,160 resources

Note these income and resource levels are based on 2020 federal poverty level guidelines the income limits listed include the amount of your Medicare part B premium however there are other income exclusions that may be applied to your income.

To apply for Extra Help, contact SHIP at 1-877-801-0044.

Applications are also accepted at all Social Security offices in online at
<https://www.ssa.gov/benefits/medicare/prescriptionhelp/>



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