

Do You Need Help to Pay Health Care Costs?

If your income is limited, your State may help pay your Medicare costs, such as your premiums and, in **some cases**, deductibles and coinsurance. To qualify:

- ⊕ Your **monthly** income must be less than \$1,194 for an individual or \$1,603 for a couple,
- AND**
- ⊕ Your financial resources, such as bank accounts, stocks and bonds, are not worth more than \$4,000 for an individual or \$6,000 for a couple.

What is Medicaid? Medicaid is a joint Federal and State program that provides payment for some medical costs for certain individuals who are older or disabled, have low incomes and limited assets.

How can Medicaid help low-income Medicare beneficiaries? Coverage and eligibility vary from State to State, but most of your health care costs are covered if you qualify for both Medicare and Medicaid.

Medicaid recipients may also receive benefits such as nursing home care and outpatient prescription drugs.

Medicaid has programs that pay some or all of Medicare's premiums and may also pay Medicare deductibles and coinsurance for certain individuals who are entitled to Medicare and have a low income. You must have Medicare hospital insurance (Part A). If you are not sure if you have Part A, look on your Medicare card (red, white, and blue card). It will show "Hospital Insurance (Part A)" on the lower left corner of the card. You can also call your local Social Security Administration (SSA) Office, or call SSA at 1-800-772-1213.

If you have Part A, and your bank accounts, stocks, bonds, or other resources do not exceed \$4,000 for an individual, or \$6,000 for a couple, you may qualify for assistance as a **Qualified Medicare Beneficiary (QMB)**, **Specified Low-Income Beneficiary (SLMB)**, or **Qualifying Individual (QI)**.

1998 Monthly Income Limit*

	Individual	Couple	Benefit—Pays part of Medicare's...
QMB	\$691	\$925	Premiums, deductibles, and coinsurance
SLMB	\$825	\$1,105	Part B premium
QI-1	\$926	\$1,241	Part B premium
QI-2	\$1,194	\$1,603	A small part of the Part B premium

If you have young children in your care, you may qualify for your State's Children's Health Insurance Program. If you think you qualify for financial help for you or for the children in your care, contact your State or local welfare, social services, or Medicaid agency. The Medicare Hotline (1-800-638-6833) can

give you the telephone numbers of these organizations for your State.

* Slightly higher amounts are allowed in Alaska and Hawaii. Income limits will change slightly in 1999.

