

What are the benefits of enrolling in a Medicare Savings Program?

Most individuals automatically receive Medicare Part A (hospital) coverage at age 65 or older, at no cost. However, beneficiaries have to pay a monthly premium for their Medicare Part B (outpatient medical care).

This premium amount is automatically deducted from your monthly Social Security check. If you qualify for one of the Medicare Savings Programs, you will no longer have to pay the monthly Medicare Part B (outpatient care) premium.

Additionally, all Medicare beneficiaries who qualify will automatically qualify for the Low-Income Subsidy (LIS) Program. This subsidy will help pay for Medicare Part D (prescription costs). It will pay for part of the prescription plan's monthly premium and other out-of-pocket expenses, such as the annual deductibles and copayments and coinsurance for medications.

How can I enroll in the Medicare Savings Program?

Complete Form 211 (Medicare Savings Program application) and mail to the Medicaid District Office that serves the county where you live. A listing of the District Offices are on the last page of the application.

To request an application:

(1) Call 1-800-362-1504 and follow the prompts to request a Medicare Savings Program application. You will be asked to leave your name, mailing address, and Social Security number.

An application will be mailed to you.

-or-

- (2) Go to www.medicaid.alabama.gov
- Click 'Apply for Medicaid'
 - Click 'Applications and Forms'
 - Click 'Form 211 (Medicare Savings Program)'
 - Download and print the application



Alabama Medicaid Agency



Medicare Savings Program

What is the Medicare Savings Program?

Alabama has different programs for Alabama residents 65 or older with low-income who qualify for Medicare.

If you qualify, the Medicare Savings Program (MSP) will pay your Medicare Part B premium.

Depending upon the subprogram for which you are eligible, it may also pay for other cost-sharing expenses.

You may be eligible for both Medicaid and the Medicare Savings Program.

To qualify for this program:

- You must live in Alabama
- You must be eligible for Medicare Part A (Hospital Insurance)
- You must be U.S. citizen or in a satisfactory immigration status
- You must have monthly income below a certain limit

Medicare Savings Program



Qualified Medicare Beneficiary (QMB)

The QMB program pays for your Medicare Part A and/or Part B premium, coinsurance, and deductibles.

QMB is active the month after you have been approved by Medicaid.

For example, if you are approved for eligibility in January, benefits will start in February.

You may be eligible for QMB-only or for both QMB and other Medicaid programs.

Medicare Savings Program

Specified Low-income Medicare Beneficiary (SLMB)

The SLMB program pays for your Medicare Part B premium only.

SLMB is active the month of application, and coverage may begin as early as three months before the month you applied.

You may be eligible for SLMB-only or for both SLMB and other Medicaid programs.

Qualified Individual-1 (QI)

The QI program pays for your Medicare Part B premium only.

You cannot be eligible for both QI and other Medicaid programs.