

What is



MIPPA

Medicare Improvement for Patients and Providers

Program to Assist Medicare Recipients with their application for Low Income Subsidy (LIS) and Medicare Savings Plan (MSP)

Call Senior Health Insurance Information Program (SHIIP)

1-800-224-6330

People with Medicare can also receive Medicaid.

If they meet their state's eligibility criteria. These people are often called "dual eligibles" or "duals." Medicaid can cover Medicare co-payments and deductibles and services not covered by Medicare that may be available in your state's Medicaid program, such as [vision](#), [hearing](#), and [dental care](#).

Medicaid is no longer the primary payer of prescription drugs for people who are enrolled in Medicare. People who have both Medicaid and Medicare will receive help paying for their prescriptions through [Medicare Part D](#). In certain states, Medicaid may cover certain [drugs](#) that Medicare does not. In addition, people who are enrolled in both Medicaid and Medicare will automatically qualify for the [Medicare Part D Low Income Subsidy](#) (LIS/Extra Help).



Seniors Health Insurance Information Program

1-800-224-6330

VISIT OUR WEBSITE:

<https://insurance.arkansas.gov/pages/consumer-services/senior-health/>

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LOCAL HELP FOR PEOPLE WITH MEDICARE

MIPPA

is Federally funded grant awarded to your local Senior Health Insurance Program (SHIIP)

The funding is utilized for area partners throughout Arkansas to assist Medicare recipients with their application if they qualify for Low Income Subsidy (LIS) or Medicare Saving Plan (MSP)

The advantages of Medicare Savings Programs?

Seniors and younger adults with disabilities who may not qualify for full Medicaid may still be able to enroll in the Medicare Savings Programs. There are two major advantages to doing so:

- **Saving money on Medicare costs.** Three of the four MSPs cover the Medicare Part B premium, which in 2020 is \$144.60 a month for individuals who receive help with their premiums. Enrollment in MSPs puts over \$1,700 back into the wallets of seniors/adults with disabilities each year.
- **Automatic Extra Help.** Enrollment into MSPs automatically “deems” a person eligible to receive the [Medicare Part D Low Income Subsidy \(LIS/Extra Help\)](#). This benefit helps pay for prescription drugs and is estimated by the Social Security Administration to have an annual value of \$4,900. Furthermore, if a senior/adult with disabilities is not already enrolled in Part D, they will have no late enrollment penalty if they receive Extra Help.

What are the Medicare Savings Programs?

Medicare Savings Programs (MSPs) are Medicaid-administered programs for people on Medicare who have limited income and resources. These programs help those qualified to afford Medicare. There are four different Medicare Savings Programs, each with different income and resource eligibility limits. These are [the limits for 2020](#):

- **Qualified Medicare Beneficiary (QMB):** People may qualify if they have income less than 100% of the Federal Poverty Level (FPL) and resources under \$7,860 if single, \$11,800 if married. If eligible, QMB will cover the Medicare premiums (Part A, if applicable, and Part B), deductibles, copayments and/or coinsurance. Monthly income limits include a \$20 general income disregard;
- **Specified Low-Income Beneficiary (SLMB):** Seniors/adults with disabilities may qualify if they have income between 100-120% FPL and resources under \$7,860 if single, \$11,800 if married. If eligible, SLMB will cover the Medicare Part B premium (\$144.60 in 2020). Monthly income limits include a \$20 general income disregard;
- **Qualifying Individual (QI):** QI is a limited program (block-grant to states), and is available on a first-come, first-serve basis. People with Medicare may qualify if they have income between 120-135% FPL and resources under \$7,860 if single, \$11,800 if married. If eligible, QI will cover the Medicare Part B premium. Monthly income limits include a \$20 general income disregard;
- **Qualified Disabled Working Individual (QDWI):** Adults under age 65 and disabled but who recently returned to work and are no longer eligible for premium-free Part A may qualify for QDWI. Their income must be at or below 200% FPL and their resources under \$4,000 if single, \$6,000 if married. However, there are additional earned income disregards that raise the income ceiling for QDWI. If eligible, QDWI will cover their Part A premium. Monthly income limits include a \$20 general income disregard and other earned income disregards;

Note: The limits above are [federal guidelines](#). Some states may choose to increase these federal guideline amounts or eliminate the resource test all together. Refer to your state eligibility rules. [Review Save Money Trifold for Arkansas limits for 2020.](#)