

The Ohio Senior Health Insurance Information Program (OSHIIIP) is a division of the Ohio Department of Insurance that provides free information and education to people covered by Medicare and their caregivers.

- Email [oshiiipmail@insurance.ohio.gov](mailto:oshiiipmail@insurance.ohio.gov) or call 1-800-686-1578.
- Visit the Ohio Department of Insurance's Medicare Services/OSHIIIP at [insurance.ohio.gov](http://insurance.ohio.gov).

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The Ohio Department of Medicaid (ODM) provides health care coverage to individuals with limited income.

- Visit the Ohio Department of Medicaid at [medicaid.ohio.gov](http://medicaid.ohio.gov).
- To start an application go to [benefits.ohio.gov](http://benefits.ohio.gov) or call the Ohio Medicaid Consumer Hotline at 1-800-324-8680.

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The Ohio Benefit Bank (OBB) is an initiative that connects people with low and moderate incomes to supports such as public benefits and tax credits.

- Visit the Ohio Benefit Bank at [ohiobenefits.org](http://ohiobenefits.org).
- For help using the Ohio Benefit Bank call 1-800-648-1176.



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1-800-686-1578

# Ohio Medicare Savings Programs

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2019 - 2020

Financial Assistance Programs for  
People Covered by Medicare



**ODI**  
Ohio Department  
of Insurance

**Mike DeWine**  
Governor

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Director

# Medicare Savings Programs

Also known as Medicare Premium Assistance Programs (MPAP)

If you do not qualify for full Medicaid, you may qualify for other assistance programs. There are four kinds of Medicare Savings Programs that help those with low income and asset levels pay for health care coverage. Note: You must meet certain income and asset limits to qualify for these programs. QMB, SLMB, QI and QDWI programs are not subject to Estate Recovery.

## Medicaid

The Medicaid program helps with medical costs and other services for some people with limited income and resources.

- All deductibles and coinsurance that Medicare does not pay.
- Medicare Part B premium: \$135.50/month for most people in 2019.

### Medicaid Eligibility

	Single	Married
Monthly income:	\$ 791	\$ 1,177
Total resources:	\$ 2,000	\$ 3,000

## Qualified Medicare Beneficiary (QMB)

The QMB program serves as a free Medicare supplement policy. QMB pays:

- All deductibles and coinsurance that Medicare does not pay.
- Medicare Part B premium: \$135.50/month for most people in 2019.

### QMB Eligibility

	Single	Married
Monthly income:	\$ 1,061	\$ 1,430
Total resources:	\$ 7,730	\$ 11,600

## Specified Low Income Medicare Beneficiary (SLMB)

The SLMB program has higher limits than QMB. Once you qualify, SLMB pays:

- Medicare Part B premium: \$135.50/month for most people in 2019.
- Retroactive Part B premium amounts for each of the past three months.

### SLMB Eligibility

	Single	Married
Monthly income:	\$ 1,269	\$ 1,711
Total resources:	\$ 7,730	\$ 11,600

## Qualified Individual (QI)

Medicaid, QMB and SLMB are guaranteed for those who qualify, but QI benefits are limited.

QI pays the Medicare Part B premium: \$135.50/month for most people in 2019.

### QI Eligibility

	Single	Married
Monthly income:	\$ 1,426	\$ 1,923
Total resources:	\$ 7,730	\$ 11,600

## Qualified Disabled and Working Individuals (QDWI)

The QDWI program helps pay the Part A premium if you are under 65, disabled and no longer entitled to free Part A solely because you return to work.

### QDWI Eligibility

	Single	Married
Monthly income:	\$ 4,249	\$ 5,722
Total resources:	\$ 4,000	\$ 6,000

## Applying for Benefits

The Medicaid application determines eligibility to receive benefits from any of the programs listed on this brochure.

- Get the application from the County Department of Job & Family Services. Complete and return it in person or by mail.
- An interview may be required. A friend or family member can accompany you.
- An authorized representative can go to the interview in your place.
- Benefits cannot be denied due to non-attendance at the interview.

**Note: Income amounts include \$20 Monthly Income Disregard.**