

## Need Assistance Paying Your Medicare bills? The Medicare Savings Program May Help.

The Medicare Savings Program (MSP) and the Extra Help/Low Income Subsidy program for prescription drugs are a state and federal benefit designed to help low-income Medicare beneficiaries pay for their Medicare out-of-pocket costs. In Connecticut, the program is administered through the Connecticut Department of Social Services (CTDSS).

The Medicare Savings Program pays for the monthly Medicare Part B premium which for 2024 is \$174.70 resulting in the potential annual savings of \$2000. Depending upon which level of the MSP program you qualify for (see chart below), the program may also cover deductibles, co-payments and co-insurance payments.

All individuals who qualify for the Medicare Savings Program are automatically eligible for the Extra Help/Low Income Subsidy program (LIS) for prescription drugs. This means in 2024, you will not pay more than \$4.50 for a generic drug and \$11.20 for a brand-name drug. While many Medicare beneficiaries may pay less than these amounts for their drugs, they would not pay more. In addition, one is not subject to a late enrollment penalty if one did not enroll in a prescription drug plan when they were first eligible. The program works with both Original Medicare and Medicare Advantage Plans. Note, LIS does not replace a prescription drug plan.

<b>QMB</b> Income Guidelines Single: \$2,649/Couple: \$3,595	<ul style="list-style-type: none"><li>• Pays Part B Premium</li><li>• Pays Part A Premium, if necessary</li><li>• Pays Medicare Parts A/B deductibles, copays, and co-insurances</li><li>• Receives gray Connect Card</li></ul>
<b>SLMB</b> Income Guidelines Single: \$2,900/Couple: \$3,935	<ul style="list-style-type: none"><li>• Pays Part B Premium</li><li>• No financial assistance with Part A/B deductibles, copays and co-insurances</li><li>• No gray Connect Card</li></ul>
<b>ALMB</b> Income Guidelines Single: \$3,088/Couple: \$4,191	<ul style="list-style-type: none"><li>• Pays Part B Premium</li><li>• No financial assistance with Part A/B deductibles, copays and co-insurances</li><li>• No gray Connect Card</li></ul>

This document is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$478,140 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.