



# Medicare Savings Program

## How to Get Help to Pay Medical Expenses

There are programs that may help you pay part of your medical expenses. If you qualify, you may not have to pay your Medicare premiums or out-of-pocket expenses. To know if you qualify you must meet the following:

1. You must have Medicare Hospital Insurance (Part A). If you're not sure whether you have it, look on your Medicare card or call Social Security toll free, at 1-800-772-1213 to find out.
2. Your income is below certain limits - look at the table below to see if you might qualify.
3. Your financial resources or the things you own are below \$9,950 for an individual and \$14,910 for a couple. Financial resources are items like bank accounts, stocks and bonds. Some things are not counted like the home you live in, one car, furniture, and some life insurance policies.

Monthly Income Limits in 2025*	Program Will Pay	Program Name
<b>\$1,330 Individual</b> \$1,804 Couple	Medicare Part B premiums, deductibles, and coinsurance	Qualified Medicare Beneficiary (QMB)
<b>\$1,596 Individual</b> \$2,164 Couple	Medicare Part B premiums	Specified Low-Income Medicare Beneficiary (SLMB)
<b>\$1,796 Individual</b> \$2,435 Couple	Medicare Part B premiums	Qualifying Individual (QI)

\* Income limits change annually based on the publication of the Federal Poverty Levels (FPL).

## How to Apply

The ways to apply for Medicare Savings Program are by visiting the DMS Medicare Savings Program page at <https://chfs.ky.gov/agencies/dms/dpo/epb/Pages/msp.aspx> to download an application, visiting the local Department for Community Based Services (DCBS) office, contacting the DCBS call services at 1- 855-306-8959 or by applying through kynect yourself or with the help of an Insurance Agent and/or a kynector.

## Documents and Verification

To be sure you qualify for these programs below are some of the documents that will needed if you have them. If you do not have this information it can be submitted after the application.

- Your Medicare card
- Proof of citizenship
- Proof of identity
- Proof of all income - this includes pension checks, social security payments, etc.
- Current and prior 3 months bank statements
- Insurance policies
- Financial statements from any stocks or bonds you own
- Proof of any funeral or burial policies you may have

**Please Note:** Generally speaking, caseworkers **cannot** process documents by calling 855-306-5959. For assistance with document processing, you will need to go to the local DCBS office and work with a case worker to have your case reviewed.

## More information

For more information, please visit

<https://www.chfs.ky.gov/agencies/dms/dpo/epb/Pages/msp.aspx>

You can contact your local DCBS office at 855-306-8959. You can also use the DCBS local office search at [https://prdweb.chfs.ky.gov/Office\\_Phone/index.aspx](https://prdweb.chfs.ky.gov/Office_Phone/index.aspx).

Call 1-800-635-2570 and a specialist can provide you with the contact information for your local DCBS office. For deaf or hearing impaired who use a TTY/TDD call 1-800-627-4702

The Kentucky State Health Insurance Assistance Program (SHIP) provides information, counseling and assistance to seniors and disabled individuals, their families and caregivers. This service is provided at no charge by local, well-trained counselors. You can contact the State Health Insurance Assistance Program (SHIP) at 1-877-293-7447 or visit:

<https://chfs.ky.gov/agencies/dail/Pages/ship.aspx>



[kynect.ky.gov](http://kynect.ky.gov)

1-855-459-6328 (TTY) 1-855-326-4654

