

Medicare Savings Programs (MSP)

Who are these programs for?

These programs help certain people over 65 or disabled individuals receiving Medicare to pay for Medicare costs.

Qualified Medicare Beneficiary Program (QMB): This program pays for Medicare Part A (hospitalization) and Part B (outpatient care) premiums, deductibles and co-payments for individuals with incomes at or below 100% FIG. Resources count for this program.

Specified Low-Income Medicare Beneficiary Program (SLMB): This program pays Medicare Part B premiums for individuals with incomes between 100% and 120% FIG. Resources count for this program.

Qualified Individual-1 (QI-1): This program pays for Medicare Part B premiums for individuals with incomes between 120% and 135% FIG. Resources are not counted for this program.

Qualified Disabled Working Individual (QDWI): This program pays for Medicare Part A premiums. The applicant must be disabled and currently working and have lost social security benefits as a result of returning to work. Resources are counted for this program.

For individuals who are covered by both Medi-Cal and QMB programs, Medicare pays first with Medi-Cal as the secondary payer.

How to apply:

Individuals can apply at their local Department of Public Social Services (DPSS) office.

Contact information:

If applicants encounter difficulties in applying, they can call the State of California “Medicare Buy-In” office toll free at 1-800-952-5294. Additional information on Qualified Medicare Beneficiary Programs can be found at <http://www.medicare.gov/Publications/Pubs/pdf/11445.pdf>.



Assistor Tips!!!

- Individuals will need to actively seek out this resource, as it is unlikely that the information will be routinely provided to them.
- Even if individuals covered by Medicare do not qualify for these programs, they can still use Medicare premium payments as expenses that are allowed under share of cost calculations for Medi-Cal.

NOTE: For resource limits please see page 2-8 of this manual.