

# Medicaid

Medicaid provides health coverage to millions of Americans, including eligible low-income adults, children, pregnant women, elderly adults and people with disabilities. Medicaid is administered by states, according to federal requirements. The program is funded jointly by states and the federal government.

To qualify for **Medicaid Cost Sharing** while on Medicare your income must at or below the Federal Poverty Level. The Federal Poverty Level is determined by the size of a family for the lower 48 states and the District of Columbia. In 2023 these limits are: \$14,580 for a single adult person, \$30,000 for a family of four and \$50,560 for a family of eight. Each states program are unique and must be filed in the state in which the person or person resides. If your income is above the poverty level you may qualify for a **Medicaid Cost Savings** program that will eliminate all or part of your part B premium. Call us today and we can help you file for Medicaid and if you qualify, we can help you understand your additional benefits.

## Alabama Medicare Savings Programs 2023

**QMB (Qualified Medicare Beneficiary)** Pays the Medicare Part B premium each month as well as Medicare deductibles and coinsurance (similar to supplemental insurance). Prescription drugs are offered at a discount rate. Recipients on QMB will receive a Medicaid card.

**SLMB (Specified Low Income Medicare Beneficiary)** Pays the Part B premium and may offer prescription drugs at a discounted rate.

**QI-1 (Qualified Individual)** Pays the Part B premium and may offer prescription drugs at a discounted rate.

**LIS (Low Income Subsidy)** Helps with Medicare drug plans costs, including premium, deductible, and copayments on prescription medications. QMB, SLMB, and QI-1 are Medicare savings Programs administered by the Alabama Medicaid Agency. A person must be receiving Medicare benefits to be eligible for assistance. Medicaid does not provide drug coverage for Medicare Savings Programs, but persons eligible are entitles to Extra Help subsidies to help pay for Medicare Part D premiums and deductibles.

**\*LIS income limit could be higher depending on family size.** LIS is a Social Security Program. Qualified applicants can apply online, or SHIP has applications available. This publication has been created or produced by the Alabama SHIP with financial assistance, in whole or in part, through a grant from the Administration for Community Living.

	QMB	SLMB	QI-1	LIS
<b>Individual's Gross Monthly Income</b>	\$1,235	\$1,478	\$1,661	\$1,843
<b>Individual's Resources</b>	Does not Apply	Does not Apply	Does not Apply	Not over \$16,660
<b>Couple's Gross Monthly Income</b>	\$1,664	\$1,992	\$2,239	\$2,485
<b>Couple's Resources</b>	Does not Apply	Does not Apply	Does not Apply	Not over \$33,240