

Medicare Savings Programs

Can Help Pay Some of Your Medicare Costs



June 2025

**Do you have a legal problem?
Call our hotline:**

Statewide Legal Services
1-800-559-1565

What is Medicare?

Medicare is a national health insurance program. You can enroll in Medicare if you are

- 65 or older and eligible for Social Security retirement benefits,
- disabled and eligible for Social Security disability benefits for at least 24 months,
- eligible for Railroad Retirement or disability benefits, or
- suffering from end stage renal disease.

For information about Medicare, call 1-800-Medicare or go to www.medicare.gov.

Medicare has several parts:

- **Part A** covers inpatient hospital care, skilled nursing facility care, hospice care, and some home health services.
- **Part B** covers many of the most frequently used health services, such as doctor visits and diagnostic testing.
- **Part D** helps to pay for prescriptions.

Medicare Out-of-Pocket Expenses

Medicare Part A

1. Premium

Elderly or disabled people who **do not** qualify for Social Security or Railroad Retirement benefits can get Medicare Part A coverage by paying a monthly premium.

2025 Part A Premium	
Quarters of Social Security Coverage	Part A Premium
29 or fewer quarters	\$518 per month
30 to 39 quarters	\$285 per month
<i>These amounts change every year.</i>	

2. Hospital Deductible and Coinsurance Amounts

People who get Medicare must pay a deductible for every hospital stay. There are additional costs (*coinsurance*) for hospital stays longer than 60 days.

2025 Part A Hospital Deductible and Coinsurance	
Deductible	\$1,676
Coinsurance	
Days 61 – 90	\$419 per day
Days 91 – 150	\$838 per day
<i>These amounts change every year.</i>	

3. Skilled Nursing Facility Coinsurance

After a hospital stay, Medicare covers the full cost of nursing facility care for the first 20 days. You must pay for some of the cost of your care (*coinsurance*) for days 21 to 100.

2025 Part A Nursing Facility Coinsurance	
Days 21 – 100	\$209.50 per day
<i>This amount changes every year.</i>	

Medicare Part B

1. Premium

Usually, the monthly Part B premium is taken out of your Social Security check.

2025 Part B Premium**
\$185 per month
*Note: If your income is more than \$106,000 (single) or \$212,000 (married), your Part B premium may be higher.
**If a beneficiary is covered by the hold harmless provision, they will pay \$109.00 on average.
<i>This amount changes every year.</i>

2. Deductible

The Part B deductible is the amount you must pay before Medicare will begin to cover your health care expenses.

2025 Part B Deductible
\$257 per year
<i>This amount changes every year.</i>

3. Coinsurance

Medicare Part B pays for only some of the cost of doctors' services, outpatient care, ambulance transportation, and some medical supplies and equipment. You must pay a *coinsurance* (a portion of the cost of your care) of 20% of the cost of these services.

2025 Part B Coinsurance
20% of the cost of services.

Medicare Part D

Prescription costs:

Medicare Part D helps pay for prescription drugs. Fees may include monthly premiums, deductibles, and copays.

Programs that Help Pay for Out-of-Pocket Costs

Three programs can provide payment help to low-income Medicare recipients who are elderly or disabled:

- ▶ Qualified Medicare Beneficiary (QMB) program
- ▶ Specified Low Income Medicare Beneficiary (SLMB) program
- ▶ Additional Low Income Medicare Beneficiary (ALMB) program

The Qualified Medicare Beneficiary (QMB) Program

The Qualified Medicare Beneficiary (QMB) program fills the gaps in Medicare coverage for low income

people by eliminating out-of-pocket expenses for services covered by Medicare. If you use providers who accept Medicaid, the following expenses are covered:

- the Medicare Part A monthly premium (unless the person qualifies for free Part A);
- hospital deductible and coinsurance amounts;
- Medicare Part A Skilled Nursing Facility coinsurance;
- Medicare Part B premium;
- Medicare Part B deductible; and
- Medicare Part B coinsurance.

The Specified Low Income Medicare Beneficiary (SLMB) Program and Additional Low Income Medicare Beneficiary (ALMB) Program

The SLMB and ALMB programs pay the monthly Medicare Part B premium. Usually, the monthly Part B premium is taken out of your Social Security check. If you are enrolled in the SLMB or ALMB program, this deduction will stop and your Social Security check will be larger.

Important Note about ALMB: You should apply each year for the ALMB program –as soon after January 1st as possible. ALMB benefits are granted each year on a first-come, first-served basis. Funding for the ALMB program is limited. Once the funding runs out, applications to the program are not accepted.

Who is eligible for these programs?

If you get Medicare, you are eligible for these programs if **all** of the following criteria are met:

1. You are a citizen or legal resident of the United States and of Connecticut.

2. You are enrolled (or eligible to enroll) in Medicare Part A.

To be eligible to enroll, you must be a citizen of the U.S. or a permanent legal resident for at least 5 years, and you must be at least 65 years old or disabled.

3. You must have limited income.

See the next page for income limits for each program.

Monthly Income Limits for 2025 (March 1, 2025 – February 28, 2026)		
Program	Single	Couple
QMB	\$2,752	\$3,719
SLMB	\$3,013	\$4,072
ALMB	\$3,209	\$4,336

Note: The Part B premium taken from your Social Security check counts as income.

How to Apply for the Medicare Savings Program

All three programs are administered by the Connecticut Department of Social Services (DSS).

To apply, complete a short application form. Call CHOICES at 1-800-994-9422, visit your local DSS office, or go to www.ctlaw.help/msplink.



QMB, SLMB, and ALMB benefits usually start the month after you apply. In certain cases, SLMB and ALMB benefits are granted up to 3 months **before** you apply. This means you could get back up to 3 months' worth of all or some of the premiums that you paid out before you applied.

If I'm eligible for the QMB program, do I need Medigap insurance?

If you get Medicare and you are enrolled in an Original Medicare Program (fee for service), you can purchase a Medicare Supplemental Insurance (Medigap) policy to help pay some of the health care costs that Medicare does not cover.

The QMB program offers most of the benefits of Medigap policies **if you visit medical providers who accept both Medicare and Medicaid**. Before you cancel your Medigap insurance, make sure your medical providers accept both Medicare and Medicaid. If your QMB coverage ends, you may be able to reinstate your former Medigap policy.

Important Note: SLMB and ALMB programs do not offer the benefits of Medigap insurance. If you are enrolled in the Original Medicare Program, you should not cancel your Medigap policy when you enroll in the SLMB or ALMB programs.

If my income changes, can the state get reimbursed for benefits I received in the past?

No, as long as the payments were made after January 1, 2010.

What should I do if my application is denied or my benefits are cut off?

If you are 60 or over, call your local legal aid office (see last page). If you are under 60, call Statewide Legal Services at 1-800-453-3320 or 860-344-0380.

Is there help for prescription drug costs?

Yes. If you are enrolled in one of the Medicare Savings programs, you are automatically enrolled in the Part D Low Income Subsidy, also known as "Extra Help." This program cuts Medicare Part D costs dramatically. In 2025, it

- pays Part D premiums up to \$52.52/month,
- provides coverage during the Deductible and Donut Hole periods, and
- limits your Part D copays to a maximum of \$4.90 for generic drugs and \$12.15 for brand name drugs.

How to Get Help from Legal Aid

Contact Statewide Legal Services

www.slsct.org

1-800-453-3320 or 860-344-0380

SLS provides free advice to low-income people who have legal problems in Connecticut. For some legal problems, they may send you to another legal aid program or to a volunteer attorney.



Need help with a housing problem?

If you are facing eviction or losing your housing subsidy, you may have the right to a free lawyer. Call 1-800-559-1565 or go to www.EvictionHelpCT.org.

Contact your local legal aid office:

Connecticut Legal Services

www.ctlegal.org

Bridgeport

203-336-3851

1000 Lafayette Blvd.

New Britain

860-225-8678

16 Main St.

New London

860-447-0323

125 Eugene O'Neill Dr.

Stamford

203-348-9216

1177 Summer St.

Waterbury

203-756-8074

85 Central Ave.

Willimantic

860-456-1761

1125 Main St.

Greater Hartford Legal Aid

www.ghla.org

999 Asylum Ave., Hartford

860-541-5000

New Haven Legal Assistance Association

www.nhlegal.org

205 Orange St., New Haven

203-946-4811

Consumer Law Project for Elders

1-800-296-1467

Help with money and debt problems for people 60+.

Do you know your rights?

Go to www.CTLawHelp.org for free legal information.



For more information, go to www.CTLawHelp/msp

This booklet was produced by Connecticut Legal Services, Greater Hartford Legal Aid, New Haven Legal Assistance Association, and Statewide Legal Services of Connecticut. The information in this booklet is based on laws in Connecticut as of 6/2025. This information is not intended as legal advice. For advice on your situation, call Statewide Legal Services or contact a lawyer.