

You can save more than \$100 a month with a Medicare Savings Program.

Most seniors and individuals with disabilities on Medicare pay \$174.70 each month directly out of their Social Security check for their Part B premium.

All individuals enrolled in a Medicare Savings Program receives help to pay for their Part B premium. Individuals on QMB also save money on Medicare premiums, deductibles and coinsurance.

You may save an average of \$491 per month on prescription drug cost with the Low Income Subsidy "LIS" program.

The average monthly premium for a Medicare Part D prescription drug plan is \$34.50. Individuals enrolled in LIS receives help to pay for their Medicare Part D premium, lower their co-payment amounts and avoid the donut hole. People on LIS also pay no Medicare Part D late enrollment penalty.

DMAB offers free health insurance counseling to people of all ages with Medicare in Delaware. DMAB can help with questions about Medigap plans, Medicare Part D, Medicare Advantage plans, and more. DMAB is always looking for volunteers to become counselors. You can help make a difference in your community.

In addition to the resources listed inside this brochure, other sources of information about financial assistance for seniors (and/or people of all ages with limited incomes) include:

- www.medicare.gov
- www.benefitscheckup.org
- www.needymeds.org
- www.rxassist.org

For additional information call the Delaware Medicare Assistance Bureau

1-800-336-9500 (toll-free in Delaware) or 302-674-7364
Or visit our website
Insurance.Delaware.gov/DMAB



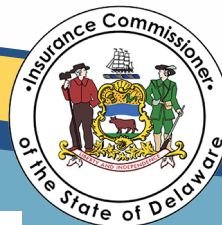
**Delaware Department of Insurance
Commissioner Trinidad Navarro**



— Medicare —
**SAVINGS
GUIDE**
for DELAWAREANS

*Local Help for People
with Medicare*

**SAVE
MORE**



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Delaware Department of Insurance

If you are living on a low income and have limited resources*, you can start saving money right now on your Medicare costs.

Through the Medicare Savings Program, you can save more than \$100 a month in Medicare Part B premiums.

Delaware offers three types of Medicare Savings Programs based on your income and assets:

- Qualified Medicare Beneficiary (QMB)
- Specified Low-income Medicare Beneficiary (SLMB)
- Qualified Individual – 1 (QI-1)

And, through a Low Income Subsidy (sometimes called “Extra Help”) you save an average of \$491 a month in Medicare Part D premiums and prescription costs.

*Your home and one vehicle are not counted as assets.

TWO STEPS TO START SAVING

1. Take a look at the chart on the right and see which programs best describes you.

2. Then call 302-674-7364 or 800-336-9500 (toll-free in Delaware)

SAVE NOW

Qualified Medicare Beneficiary – (QMB)



Monthly Income

The monthly income limit for the QMB program is \$1,255 for an individual and \$1,703 for a couple.

What it saves you

Pays your Medicare Part A and B premiums, deductibles, and coinsurance expenses. If you qualify for QMB, you automatically are enrolled in (LIS). See below

Eligibility

Resident of Delaware.

Specified Low-income Medicare Beneficiary (SLMB) & Qualified Individuals (QI – 1)



Monthly Income

The monthly income limit for the SLMB program is \$1,506 for an individual and \$2,044 for a couple. The monthly income limit for the QI-1 program is \$1,694 for an individual and \$2,300 for a couple.

What it saves you

Pays your monthly Medicare Part B premium. If you qualify for SLMB or QI-1, you automatically are enrolled in (LIS). See below.

Eligibility

Resident of Delaware.

Low Income Subsidy (LIS)



Monthly Income

The monthly income limit for LIS is \$1,883 for an individual and \$2,555 for a couple.

Asset Eligibility

The resource limits for an individual is \$17,220 and \$34,360 for a couple.

What it saves you

Pays some or most of your Medicare Part D premiums and prescription drug cost.

Delaware Prescription Assistance Program (DPAP)



Monthly Income

The monthly income limit for DPAP is \$2,510 for an individual.

What it saves you

DPAP provides a \$3,000 prescription benefit per year for low-income seniors or low-income disabled persons.

Eligibility

Resident of Delaware. Eligible seniors 65 and older; or eligible disabled persons 19 to 64 entitled to Title II Social Security benefits.