



Medicare Savings *for* Qualified Beneficiaries

You could save up to **\$1,198.00** a year in Medicare expenses.

The State of Illinois can help.

Learn about State of Illinois programs that can save you money.

Many Illinoisians with Medicare can save up to \$1,198.80 each year by participating in Medicare cost sharing programs. These programs may pay for Medicare premiums. You can keep more of your Social Security check by enrolling. Many people use the extra money to help pay for living expenses or prescription drugs.

Many of the people who can save those costs never apply. Are you one of them?



How do I know if I qualify?

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 at 1-800-772-1213 (TTY: 1-800-325-0778) to find out. The call is free.
2. Your income must be below certain limits. Look at the table provided on this flyer to see if you might qualify.
3. Your financial resources, or the things you own, must be worth less than \$6,940 or an individual (\$10,410 for a couple).

Financial resources are things like bank accounts, stocks and bonds.

Some things are not counted: the home you live in, one car, burial plots and furniture.

The State of Illinois will not place a claim on your estate for the amount of Medicare cost-sharing expenses paid by the State.

How Does It Work?

The State of Illinois may pay some or all of the following Medicare expenses depending on your income:

Premiums — These amounts would no longer be deducted from your Social Security check.

Deductibles and Coinsurance — If your doctor accepts assignment, he or she will bill the State for these amounts when you seek healthcare.

Your Monthly Income Limits*	Program May Pay*	Cost Sharing Program Name
\$931 Individual or \$1,261 Couple	Premiums, deductibles, coinsurance up to \$99.90/month-\$1,198.80/year	Qualified Medicare Beneficiary (QMB)
\$1,116 Individual or \$1,512 Couple	Medicare Part B premiums up to \$99.90/month-\$1,198.80/year	Specified Low-Income Medicare Beneficiary (SLIB/SLMB)
\$1,256 Individual or \$1,701 Couple	Medicare Part B premiums up to \$99.90/month-\$1,198.80/year	Qualified Individual-1 (QI-1)
* 2012 levels, these limits may increase slightly each year.		

2012 Medicare Deductible, Coinsurance & Premium Amounts



Medicare Part A

Hospital

- Deductible: **\$1,156**
- Coinsurance:
 - 1st through 60th day: **\$0**
 - 61st through 90th day: **\$289.00/day**
 - 91st through 150th day: **\$578.00/day**

Skilled Nursing Facility

- Coinsurance:
 - 1st through 20th day: **\$0**
 - 21st through 100th day: **\$144.50/day**

Part A Premium

If you or your spouse paid Medicare taxes while working, you may not have to pay a premium for Medicare Part A.

Medicare Part B

- Deductible: **\$140.00/year**
- Premium: **\$99.90/month**

How Do I Apply?

To learn more about Medicare Cost Sharing or to request an application, call:

Department on Aging (DoA)
1-800-252-8966
(TTY: 1-866-206-1327);

or

Department of Human Services (DHS)
1-800-843-6154
(TTY: 1-800-447-6404).

The call is free.

You may download an application from the Internet at
<http://www.hfs.illinois.gov/medicalforms/>

A face to face interview is not required. After you apply, DHS will send you a notice to tell you if you can get help with your Medicare cost sharing expenses.