

# Medicare Savings Program

## Who is eligible for help?

You must have Medicare Part A coverage, live in Missouri, and plan to stay to qualify for help. There are also set limits for the resources and income you can have. Visit [bit.ly/2ZFK35U](http://bit.ly/2ZFK35U) to review these limits.

## How do I apply?

To apply for coverage, you will need to complete a Medicare Savings application. To do this you can:

- **Apply online** at [myDSS.mo.gov](http://myDSS.mo.gov)
- Visit your local Family Support Division Resource Center to pick up an application
- Call **855-FSD-INFO (855-373-4636)** and ask for an application to be mailed to you

You will need to provide information about:

- Your monthly income (money you and/or your spouse earn through work or other benefits like Social Security, pension, or veteran benefits)
- Any resources you have (the value of the things you own, such as money, property or investments)

## What happens after I apply?

We will let you know if your application has been approved. Next, you will need to make sure the provider you choose accepts your coverage and offers Medicare services.

If you qualify for the program, we will mail you an Identification Card. You will need to keep this card on you to provide each time you need medical services.



## 3 Programs to Help You

You may qualify for help paying your Medicare costs. There are 3 Medicare Savings Programs that may be able to help:

- **Qualified Medicare Beneficiary (QMB)**  
Helps pay for your Medicare (Part A and Part B premiums), your deductible, and your co-insurance (your share in medical costs)
- **Specified Low-Income Medicare Beneficiary (SLMB) Program**  
Helps pay your Medicare Part B Premiums
- **Qualified Individual Program (QI-1)**  
You can choose if this program will pay for your Medicare Part B Premiums or your MO HealthNet (Missouri Medicaid) coverage

## To file a complaint of discrimination contact:

### U.S. Department of Health and Human Services

#### Office for Civil Rights

601 East 12th Street, Room 353

Kansas City, MO 64106

[www.hhs.gov/civil-rights/filing-a-complaint](http://www.hhs.gov/civil-rights/filing-a-complaint)

(800) 368-1019 (Voice); (800) 537-7697 (TDD)

Or

#### Office of Civil Rights

P.O. Box 1527

Jefferson City, MO 65102-1527

(800) 776-8014

### If you are approved for help:

#### You must complete a review each year

The Family Support Division will need updated information once a year to make sure you still qualify for help. You will get the review form by mail. You must complete and return this form to continue receiving your benefits.

#### You must report changes

Any change to your contact information or changes in circumstances, such as a change in income or a new member of your household, must be reported to the Family Support Division within 10 days. Failure to report a change or providing false information may result in a loss of benefits and/or criminal prosecution.

### If you are not approved for help:

#### You have a right to a hearing

If you feel you were not approved for benefits unfairly, you can request a hearing within 90 days of the decision. You can make a hearing request by calling, visiting, or writing to a Family Support Division office. Once we have received your request we will mail you further information and details about your hearing.