

Medicare SAVINGS PROGRAM



What is the Medicare Savings Program?

The Medicare Savings Program (MSP) can help Medicare participants pay their medical premiums. Some participants may be eligible for:

- help paying their Medicare deductibles and co-insurance copays
- MSP and MO HealthNet (MO HealthNet can help pay for medical costs that are not covered by Medicare)

Who is eligible for help?

You may qualify for the MSP if you have healthcare coverage through Medicare or MO HealthNet (Missouri Medicaid), and meet the following requirements:

- Be a Missouri Resident (and plan to stay, to qualify for help)
- Meet certain income and resource limits
- Enrolled in Medicare Part A

How do I apply?

You can apply for MSP:

- **ONLINE:** Apply [online](https://www.mysds.mo.gov/healthcare), or download a PDF application at [tinyurl.com/MSP-apply](https://www.tinyurl.com/MSP-apply) and follow the instructions to submit your application
- **IN-PERSON:** Visit your local **FSD Resource Center** to speak with a team member about adding MSP

NOTE: You will need to provide verification information, like what resources you own and your monthly income.

If you already have MO HealthNet coverage and would like to add MSP, visit [myDSS.mo.gov](https://www.mysds.mo.gov), and report a change.

In the report, select: "Request changes to your MO HealthNet coverage."

3 Programs to Help You

Qualified Medicare Beneficiary (QMB)

Helps pay for your Medicare Part A and Part B premiums, your deductible, and your coinsurance (your share in medical costs)

Specified Low-Income Medicare Beneficiary (SLMB)

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 to receive MO HealthNet (Missouri Medicaid) coverage.

What will happen after I apply?

The Family Support Division (FSD) will let you know if your application is approved. Next, you will need to make sure the provider you choose accepts your coverage, and offers Medicare services.

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

Questions?

Visit [myDSS.mo.gov/healthcare](https://www.mysds.mo.gov/healthcare). While there, start a chat to answer questions about MSP, or call **855-FSD-INFO (573-373-4636)**.



Discrimination and Civil Rights

HHS provides federal financial assistance for many programs to enhance health and well-being, including TANF, Head Start, the Low Income Home Energy Assistance Program (LIHEAP), and others. If you believe that you have been discriminated against because of your race, color, national origin, disability, age, sex (including pregnancy, sexual orientation, and gender identity), or religion in programs or activities that HHS directly operates or to which HHS provides federal financial assistance, you may file a complaint with the Office for Civil Rights (OCR) for yourself or for someone else.

To file a complaint of discrimination for yourself or someone else regarding a program receiving federal financial assistance through HHS, complete the form on line through OCR's Complaint Portal at <https://ocrportal.hhs.gov/ocr/>. You may also contact OCR via mail at: Centralized Case Management Operations, U.S. Department of Health and Human Services, 200 Independence Avenue, S.W., Room 509F HHH Bldg., Washington, D.C. 20201; fax: (202) 619-3818; or email: OCRmail@hhs.gov. For faster processing, we encourage you to use the OCR online portal to file complaints rather than filing via mail. Persons who need assistance with filing a civil rights complaint can email OCR at OCRmail@hhs.gov or call OCR toll-free at **1-800-368-1019**, TDD 1-800-537-7697. For persons who are deaf, hard of hearing, or have speech difficulties, please dial 7-1-1 to access telecommunications relay services. We also provide alternative formats (such as Braille and large print), auxiliary aids and language assistance services free of charge for filing a complaint.

The Missouri Department of Social Services is and equal opportunity provider.

Hearings Information

If the Family Support Division changes or stops your benefits and you think the change is wrong, you can ask for a hearing. To do this, contact us by phone or in person.

- Visit: dss.mo.gov/fsd/know-your-rights or dss.mo.gov/dls/hearings
- Call: **855-FSD-INFO** (855-373-4636)