

Ohio

Department of Medicaid

fact sheet

MEDICARE PREMIUM ASSISTANCE

The Medicare Premium Assistance Program helps Ohioans who are eligible for Medicare to pay the cost of Medicare premiums, deductibles, and co-payments.

OVERVIEW

The Medicare Premium Assistance Program offers different types of coverage based on a person's income and assets. A person may be eligible for both Ohio Medicaid coverage and help with paying Medicare premiums, if he or she qualifies for both Medicaid and Medicare coverage.

WHAT IS MEDICARE?

Medicare is a health insurance program for people age 65 or older, certain people with disabilities, and people with end stage renal disease. Medicare is a federal program, run by the Social Security Administration.

Learn more online: www.medicare.gov.

WHAT IS MEDICAID?

Medicaid provides health care coverage to individuals with limited income. Medicaid is state and federally funded.

APPLY FOR MEDICAID:

Start an application at benefits.ohio.gov or call the Ohio Medicaid Consumer Hotline at (800) 324-8680.

Looking for more information? Go online: www.medicaid.ohio.gov

A CLOSER LOOK AT OHIO'S PROGRAM:

TYPES OF ASSISTANCE:

1. Qualified Medicare Beneficiary (QMB)

- » Covers Medicare Part A & B premium(s), deductibles and co-payments.
- » Will get a special QMB card each month.
- » Monthly Income Limit: \$990 for an individual and \$1,335 for a couple.

2. Specified Low-Income Medicare Beneficiary (SLMB)

- » Covers Medicare Part B premium(s).
- » No monthly card.
- » Individual responsible for paying Medicare deductible and any co-payments.
- » Monthly Income Limit: \$1,188 for an individual and \$1,602 for a couple.

3. Qualified Individual-1 (QI-1)

- » Same coverage as SLMB.
- » Must apply every January.
- » Monthly Income Limit: \$1,337 for an individual and \$1,803 for a couple.

A NOTE ABOUT ASSETS:

To be eligible, you can have assets worth \$7,280 or less. A couple can have assets worth \$10,930 or less.

When you apply, you will need proof of all of your assets, including: cash, stock and bonds, checking and savings accounts, real estate, motor vehicles, life insurance policies, and annuities.

Some assets may not count, like: your home, one motor vehicle, burial or term life insurance policies and your personal items.

You will also need to provide information about all health care insurance you have.

APPLY FOR MEDICARE ASSISTANCE:

You can apply for Medicaid coverage and Medicare Premium Assistance at the same time online: benefits.ohio.gov.

You can also contact your local county department of job and family services. Locate your county office here: http://jfs.ohio.gov/County/County_Directory.pdf.