

**ITU** Indian Health Service facilities, tribally operated 638 health programs, and Urban Indian Health Programs. ITU facilities may be referred to as American Indian Health Facilities.

**Coinsurance** Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay coinsurance plus any deductibles you owe. American Indians and Alaska Natives (AI/ANs) who are eligible to receive services from an ITU are exempt from coinsurance in Medicaid and the Children's Health Insurance Program (CHIP).

**Copayment (Copay)** A fixed amount (for example, \$15) you pay for a covered health care service, usually when you get the service. The amount can vary by the type of covered health care service. AI/ANs who are eligible to receive services from an ITU are exempt from copayments in Medicaid and CHIP.

**Deductible** The amount you owe for health care services your health insurance plan covers before your health insurance or plan begins to pay. AI/ANs who are eligible to receive services from an ITU are exempt from deductibles in Medicaid and CHIP.

**Extra Help** A Medicare program to help eligible people pay Medicare prescription drug costs.

**Income** How much money you have coming to you each month.

**Premium** The amount that must be paid for your health insurance or plan. You or your employer usually pays it monthly, quarterly, or yearly.

**Resources** Money or other items of value you have saved or have available, like stocks, bonds, or a savings account. Countable resources that affect your eligibility for the Medicare Savings Programs do not include your home, one car, your burial plot, burial costs (up to \$1,500 if you have put that money aside), furniture, or other household or personal items.

## Apply now, even if you're not sure you qualify.

Talk to your local Indian healthcare provider, or contact your state Medicare Office.  
Visit: <https://medicare.gov/basics/costs/help/medicare-savings-program>  
to find someone to talk to in your state.



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## MEDICARE SAVINGS PROGRAMS

### Information for American Indians and Alaska Natives:

Get help paying for Medicare costs if you have limited income and assets



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## Get help paying your health & drug costs

### Medicare Savings Programs (MSPs)

If you have limited income and resources, you may be able to get help from your state to pay your Medicare costs, if you meet certain conditions.

## There are 4 kinds of Medicare Savings Programs

### 1. Qualified Medicare Beneficiary (QMB) Program:

The QMB Program pays for Part A and/or Part B premiums. In addition, Medicare providers aren't allowed to bill you for services and items Medicare covers, including deductibles, coinsurance, and copayments. If you get a bill for these charges, tell your provider or the debt collector that you're in the QMB Program and can't be charged for Medicare deductibles, coinsurance, and copayments. If you've already made payments on a bill for services and items Medicare covers, you have the right to a refund. If you're in a Medicare Advantage Plan, you should also contact the plan to ask them to stop the charges.

To make sure your provider knows you're in the QMB Program, show both your Medicare and Medicaid or QMB card each time you get care. If you have Original Medicare, you can also give your provider a copy of your "Medicare Summary Notice" (MSN). Your MSN will show you're in the QMB Program and shouldn't be billed. Log into (or create) your secure Medicare account at [Medicare.gov](https://www.medicare.gov) to sign up to get your MSNs electronically.

If your provider won't stop billing you, call 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048. We can also confirm that you're in the QMB Program.

### 2. Specified Low-Income Medicare Beneficiary (SLMB) Program:

Pays Part B premiums only.

### 3. Qualifying Individual (QI) Program:

Pays Part B premiums only. QI is only available for people who don't qualify for any other Medicaid coverage or benefits.

### 4. Qualified Disabled and Working Individuals (QDWI) Program:

Pays Part A premiums only. You may qualify for this program if you have a disability, you're working, and you lost your Social Security disability benefits and premium-free Part A because you returned to work.

## How do I qualify?

- In most cases, to qualify for a Medicare Savings Program, you must have income and resources below a certain limit.
- Even if you don't think you qualify, you should still apply. Contact your State Medical Assistance (Medicaid) office to get started.
- Call 1-800-MEDICARE (1-800-633-4227) to get the phone number or visit <https://www.medicare.gov/basics/costs/help/medicare-savings-programs> for your state's Medicaid office. TTY users can call 1-877-486-2048.

**Extra Help** has expanded to cover more drug costs for certain people with limited income and resources.

You may qualify even if you have a higher income (like if you still work, live in Alaska or Hawaii or have dependents living with you).

## Resources

- Include money in a checking or savings account, stocks, bonds, mutual funds, and Individual Retirement Accounts (IRAs).
- Don't include your home, car, household items, burial plot, up to \$1,500 for burial expenses (per person), or life insurance policies.

You can find your income and resource limits on [Medicare.gov](https://www.medicare.gov).

## Glossary

**Medicare** is a federal program that helps care for the elderly and disabled. People over the age of 65, people younger than 65 who are disabled, and people with end-stage kidney disease all qualify for Medicare—including AI/ANs.

**Medicare Part A (Hospital Insurance)** In general, Part A covers hospital care, limited skilled nursing facility (SNF) care, and hospice and home health services.

**Medicare Part B** covers two types of services: medically necessary services and preventive services. In general, Part B covers things like clinical laboratory services, ambulance service, durable medical equipment, mental health care, getting a second opinion before surgery, and limited outpatient prescription drugs.

**Medicare Part D** is a plan through Medicare that helps cover the cost of prescription drugs.

**Medicaid** is a joint federal and state program that helps with medical costs for some people with limited income and resources. Medicaid also offers benefits not normally covered by Medicare, like nursing home care and personal care services.