

# Medicare Savings Programs



## What are Medicare Savings Programs?

Medicare Savings Programs are Medicaid programs administered by the Oregon Department of Human Services that help people pay costs related to Medicare. There are three Medicare Savings Programs.

- QMB: Pays Medicare premiums, deductibles, co-pays, and co-insurance;
- SMB and SMF (Specified Low-income Medicare Beneficiaries and Qualifying Individuals): Pays for Medicare Part B premiums only. SMF depends on federal funds and may not always be available.

## Who is eligible for Medicare Savings Programs?

You must be receiving Part A (hospital insurance benefits) and your income must fall within certain limits that are listed to the right. There are other requirements not listed on this brochure.

DHS starts with your gross income. DHS then subtracts \$20 from your income. DHS subtracts more if you have any earned income. You may be eligible for these programs even if you think your income is higher than the income limits.

There are no resource limits for these programs in Oregon.

## What are the income limits?\*

### QMB:

100 percent of the poverty level

**\$1,133 Single** **\$1,526 Couple**

### SMB:

120 percent of the poverty level

**\$1,359 Single** **\$1,831 Couple**

### SMF: (QI-1)

135 percent of the poverty level

**\$1,529 Single** **\$2,060 Couple**

*\*These income limits are current as of publication and subject to change without notice.*



## Important information about your Medicare Savings Programs rights

People who receive and later lose or stop receiving QMB have guaranteed issue rights to enroll in a Medigap supplement plan. Please contact the Senior Health Insurance Benefit Assistance Program (SHIBA) for more information; there are time limits to these guaranteed rights. Call 1-800-722-4134 or go to [www.oregonshiba.org](http://www.oregonshiba.org).

### How to apply

For more information or to apply, contact the office serving seniors and people with disabilities in your area.

Or call:  
**855-673-2372**



You can get the document in other languages, large print, braille, or a format you prefer. Contact the office Office of Equity and Multicultural Services at 503-947-5448 or email [OfficeEquity.MulticulturalServices@dhsosha.state.or.us](mailto:OfficeEquity.MulticulturalServices@dhsosha.state.or.us) We accept all relay calls or you can dial 711.

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