







**Getting Help with Medicare Costs**  
**Information for American Indians**

Health care can be expensive. If you have Medicare and have trouble paying for your health care and prescriptions, you may be able to get help from several programs.

**Two Programs That Can Save You Money**

**Extra Help**

Extra Help helps you pay for your Medicare Part D (prescription drug) costs. If you get Extra Help, you will have either no or a reduced premium for your drug plan and will pay between $1.55 and $11.20 for your medicine at the pharmacy. Extra Help is sometimes called LIS, which stands for the Part D Low-Income Subsidy.

To get Extra Help, you must meet the following guidelines\*:

|  |  |  |  |
| --- | --- | --- | --- |
| Individual Income Limit | Married Couple Income Limit | Individual Resources Limit | Married Couple Resources Limit |
| $1,903/month | $2,575/month | $15,720 | $31,360 |

\**Based on 2024 Federal Poverty Guidelines*

\* The first $20 of unearned income does not count toward income limit. The resource limits do not include $1,500 per person for burial expenses. See next page for more information about counting income and resources.

Note: If you have Medicaid, Supplemental Security Income (SSI), or a Medicare Savings Program (except QDWI), you do not have to apply for Extra Help. You will get it automatically.

**Medicare Savings Programs**

Medicare Savings Programs help you to pay for some of your Medicare costs related to health care (but not prescriptions). These programs go by several different names:

* The Qualified Medicare Beneficiary program, sometimes called QMB (KWIM-bee). QMB helps pay for your Parts A and B annual deductible, Part B premium, and other copayments you may have at the doctor/hospital.
* The Specified Low-Income Medicare Beneficiary program, or SLMB (SLIM-bee). SLMB pays for your monthly Part B premium.
* The Qualified Individual program, or QI. QI pays for your monthly Part B premium.
* The Qualified Disabled and Working Individual program, or QDWI. This program is

for people with Medicare who are under age 65, disabled, and do not qualify for free Medicare Part A because they returned to work. QDWI pays for Medicare Part A premiums.

Medicare Savings Programs are run through your state Medicaid office but help to pay for Medicare, such as your Part B premium and copayments. Even if you do not get other types of Medicaid, you may be able to get help from this program.

In Wisconsin you may be able to get help if you meet the following guidelines:

|  |  |  |  |
| --- | --- | --- | --- |
| Individual Income Limit | Married Couple Income Limit | Individual Resources Limit | Married Couple Resources Limit |
| $1,694.25 | $2,299.50 | $9,430 | $14,130 |

\**Based on 2024 Federal Poverty Guidelines*

***\**** *The first $20 of unearned income (such as Social Security) does not count toward this limit but be sure to add any Medicare premiums that are deducted before your check is deposited to know your full monthly income. Note:**Enrollment in a Medicare Savings Program will automatically qualify you for Part D Extra Help.*

**Where to Get Help**

**What counts as income and resources?**

**Income** includes earnings, Social Security payments, pension payments, and cash assistance.

Income does not include food, housing, or home energy assistance; up to $2,000 per year received by an American Indian that is derived from individual interests in trusts or restricted lands; or payments to members of specific Indian Tribes as provided by Federal legislation.

**Resources** are things like money in a checking or savings account, retirement account, stocks, bonds, or real estate other than your primary residence.

Resources do not include things like your house, car, furniture, clothing, household items, land held in trust for an individual or Tribe, or funds held in trust by the Secretary of the Interior for an Indian Tribe and distributed per capita to members of the Tribe.

Every state has its own State Health Insurance Assistance Program (SHIP).

This office provides free information and assistance to people with Medicare and their families. You can ask your SHIP if you qualify for Extra Help or the Medicare Savings Programs. Even if you cannot get help from these programs, your SHIP may be able to help you select a prescription drug or health plan that can save you money.

**Wisconsin SHIP Resources**

Board on Aging and Long Term Care Medigap Helpline: 1-800-242-1060

Disability Drug Benefits Helpline: 1-800-926-4862

County and Tribal Benefit Specialists

[insert local/tribal contact here]