

# Medicare Premium Assistance Program

ND Medicaid has a program that pays MEDICARE Part B premiums and other cost sharing for qualifying MEDICARE beneficiaries. There are three different coverages under this program, and each is based on income.

### Qualified MEDICARE Beneficiaries (QMB)

- Net countable income may not exceed 100% of the Federal Poverty Level;
- Medicaid pays the MEDICARE Part B premium;
- Medicaid pays the MEDICARE Part A and B deductibles and coinsurance;
- An individual can qualify for other Medicaid benefits.

Family Size	* Monthly Income
1	\$1,255
2	\$1,704
3	\$2,152
4	\$2,600
5	\$3,049

### Special Low-Income MEDICARE Beneficiaries (SLMB)

- Net countable income must be more than 100% but cannot exceed 120% of the Federal Poverty Level;
- Medicaid pays only the MEDICARE Part B premium;
- An individual can qualify for other Medicaid benefits.

Family Size	* Monthly Income
1	\$1,506
2	\$2,044
3	\$2,582
4	\$3,120
5	\$3,658

### Qualifying Individuals (QI1)

- Net countable income must be more than 120% but cannot exceed 135% of the Federal Poverty Level;
- ND Medicaid pays only the MEDICARE Part B;
- An individual can qualify for ONLY QI1 or ND Medicaid – not both.

Family Size	* Monthly Income
1	\$1,695
2	\$2,300
3	\$2,905
4	\$3,510
5	\$4,116

### To Qualify for the Medicare Premium Assistance Program:

- An individual must be entitled to both MEDICARE Parts A and B;
- The countable assets cannot exceed the full low-income subsidy resource levels (the levels allowed for the subsidy for Medicare Part D drug coverage). These amounts change annually.

*\*Income eligibility levels listed above are effective April 1, 2024.*

## Frequently Asked Questions

**Q - Are individuals who qualify for the MEDICARE Premium Assistance Program required to have a primary care provider?**

**A -** No. Individuals who qualify for this program do not have to have a primary care provider.

**Q - What is the earliest day an individual can be covered under the MEDICARE Premium Assistance Program?**

**A -** QMB coverage begins the month after the month the coverage is approved. SLMB and QI1 coverages may begin up to three months before the month an approved application was submitted.

**Q - Does an individual who qualifies for the QMB coverage have to do anything 'special' to get the MEDICARE Part A and B deductibles and coinsurance bills paid?**

**A -** Yes. Individuals with QMB coverage must tell their medical providers (doctors, hospitals, etc.) they have QMB coverage, so their medical bills are processed correctly. If an individual is on a program such as the Coordinated Services Program, they are required to follow the program guidelines, which means they must use the physician they have named or ND Medicaid would not cover the deductibles and coinsurances.

**Q - Does the MEDICARE Premium Assistance Program pay anything towards the MEDICARE Part D (drug coverage) costs?**

**A -** No. The MEDICARE Premium Assistance Program does not pay anything towards MEDICARE Part D. However, people with MEDICARE Premium Assistance Program coverage automatically qualify for "extra help" with MEDICARE Part D. To find out more about this "extra help", contact the Senior Health Insurance Counseling Program at 1-888-575-6611.

**Q - Are individuals covered under the MEDICARE Premium Assistance Program subject to Medicaid Estate Recovery?**

**A -** They are subject to Medicaid Estate Recovery for any benefits paid under the MEDICARE Premium Assistance Program before January 2010, but not for benefits paid after January 1, 2010.

**Q - Can I have a MEDICARE supplement policy (Medigap) or a MEDICARE Advantage Plan (MEDICARE Part C) and also be on the MEDICARE Premium Assistance Program?**

**A -** Yes. The listed policies do not affect eligibility for the MEDICARE Premium Assistance Program.

**Q - I am on MEDICARE and also work. Would I qualify for the MEDICARE Premium Assistance Program coverage?**

**A -** You may qualify. To apply, go to [www.applyforhelp.nd.gov](http://www.applyforhelp.nd.gov).



**For more information**, contact the Customer Support Center toll-free (866) 614-6005, 711 (TTY), email [applyforhelp@nd.gov](mailto:applyforhelp@nd.gov) or find a human service zone office near you at [hhs.nd.gov/human-service/zones](http://hhs.nd.gov/human-service/zones).