



Florida Senior Legal Helpline
Toll-free (888) 895-7873

MEDICARE PARTICIPANTS: YOU MIGHT BE ABLE TO GET HELP WITH HEALTH EXPENSES!

Medicare recipients may qualify for Florida's Medicaid/Medicare Buy-in Program and get help with costs like:

- The monthly Medicare premium (the standard premium in 2024 is \$174.70)
- Co-payments for doctors
- Annual Part B deductible (\$240 in 2024)

There are 3 Buy-In Programs, also called Medicare Savings Programs (MSP).

- ▶ QMB which stands for Qualified Medicare Beneficiary
- ▶ SLMB which stands for Specified Low-income Medicare Beneficiary
- ▶ QI1 which stands for Qualifying Individual Program

If you qualify for any of these 3 programs, you automatically also qualify to get "Extra Help" paying for Medicare prescriptions drug coverage. To qualify, you must meet the asset and income financial limits. The 2024 **asset** limit for all 3 MSP programs is \$9340 for an individual (\$14,130 for a married couple). The **income** limits vary by program.

- ✓ If your income is no more than \$1275 per month (\$1724 for a married couple), you can be in the QMB Program assuming your assets also meet allowable limits.
 - Your Medicare Part B premium will be paid for you by the State of Florida Medicaid Program
 - Medicaid will pay your doctor and hospital co-payment
 - Medicaid will pay your annual Medicare deductible
- ✓ If your income is \$1526 per month or less (\$2064 for a couple), you can be in the SLMB Program assuming your assets also meet allowable limits.

- Your Medicare Part B premium will be paid for you by the State of Florida Medicaid Program
- ✓ If your income is \$1715 per month or less (\$2320 for a couple), you can apply to be in the QI1 Program.
 - Your Medicare premium might be paid for you by the State of Florida if you qualify and funds are available. The QI1 program is limited by funding each year; apply before the program fills up.

Generally, you can apply anytime for MSP at your local Department of Children and Families service center (ESS storefronts/lobbies). You can search for yours at <https://www.myflfamilies.com/services/public-assistance/additional-resources-and-services/ess-storefronts-and-lobbies>. Ask for Form CF-ES 2282.

You can also search “form CF-ES 2282” on the Internet or go to <https://myflfamilies.com/forms> and search for 2282 and you’ll be able to download the form in English, Spanish, or Creole. If you don’t have a computer, go to your public library.

Once you complete the application:

- Deliver the application in person or fax it to your local DCF service center (see the above locator link for ESS storefronts/lobbies).
- You can also mail it to ACCESS Central Mail Center at P.O. Box 1770 Ocala, Florida 34478-1770. It is preferable to mail with tracking or proof of delivery.
- Keep a copy of your application for yourself.

If you need help completing the application, call S.H.I.N.E. at 800-963-5337. These are state-trained volunteers who assist seniors with health insurance needs.

If you apply for these programs and get denied, you may contact the Florida Senior Legal Helpline at 888-895-7873, for free legal advice.



This information is not a substitute for legal advice. For free legal advice & brief services about this & other civil legal questions, call the FLSH (888.895-7873). The Florida Senior Legal Helpline is funded by the Florida Department of Elder Affairs & managed by Bay Area Legal Services, Inc.

