

# Medicare and Cost-Sharing Programs

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## What is Medicare?

Medicare is a health insurance coverage program that is managed by the Social Security Administration.

**Part A:** Covers most hospitalization costs, certain related inpatient care, skilled nursing facility care, and home health services. These benefits are usually free to those who are eligible, however, a deductible applies to each coverage period.

**Part B:** Covers doctors' fees and most outpatient services. A monthly premium is required unless the person has a Medicare Cost Sharing Program or participates in a Medicaid Program. There is an annual deductible and a 20% co-pay.

**Part D:** Covers prescription drug costs.

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## Who is eligible?

**You may be eligible at age 65 if:**

- You are a U.S. citizen or a resident alien who has lived in the U.S. for five years
- You are eligible for any type of monthly Social Security benefit
- You or your spouse had Medicare-covered government employment

**You may be eligible before age 65 if:**

- You have a disability and received Social Security Disability benefits from Social Security for at least two years
  - You have end-stage renal failure
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## How do I apply?

You must apply with your local Social Security Office. You should apply for Medicare benefits as soon as you become eligible. Social Security applies premium penalties if you do not take the Medicare benefit when you become eligible for it. Because Medicare does not pay for some services, you may want to have Medicaid to cover additional services. Medicaid also pays the Medicare Part B premium. For more information on Medicare or questions on how to apply, visit: [medicare.gov](https://www.medicare.gov).

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## Medicare cost-sharing

Medicare cost-sharing programs are available to anyone who is eligible for Medicare Part A and meets income and asset limits. These programs help cover some of your costs for Medicare services.

### Qualified Medicare Beneficiary (QMB)

If you have Part A Medicare, you may be eligible for the QMB program which pays for:

- Medicare Part B premiums and deductibles
- Medicare Part A and Part B copayments
- Medicare Part A premiums

### Specified Low-Income Medicare Beneficiaries (SLMB)

If you have Part A Medicare, you may be eligible for the SLMB Program which pays for:

- Part B Medicare premiums only

Unlike QMB, an applicant must be receiving Medicare Part A coverage.

## Qualifying Individual (QI)

Qualifying Individuals' benefits are only available for people who are not on Medicaid.

The QI program pays for:

- Part B Medicare premiums only

This is not an entitlement program states have been granted a set amount of federal money to cover the benefits paid by the QI program. When funds have been allocated for a calendar year, no new applicants will receive any benefits.

## Medicare cost-sharing income and asset limits

Household size	Asset limit
1	\$10,590
2	\$16,630

Household size	Qualified Medicare Beneficiary (QMB) income limit per month
1	\$1,255
2	\$1,704

Household size	Specified Low-Income Medicare Beneficiaries (SLMB) income limit per month
1	\$1,506
2	\$2,044

Household Size	Qualifying Individual (QI) income limit per month
1	\$1,695
2	\$2,300

## For more information or questions on how to apply for Medicaid:

Apply online: [medicaid.utah.gov](https://medicaid.utah.gov)

Call for an application or with questions: 1-866-435-7414

Apply by mail or in person at a DWS office. Contact DWS: 1-866-435-7414

### Department of Health and Human Services Department of Workforce Services

Equal Opportunity Employer/Program Auxiliary aids and services are available upon request to individuals with disabilities by calling (801) 526-9240.

Individual with speech and/or hearing impairments may call Relay Utah by dialing 711.

Spanish Relay Utah: 1-888-346-3162

Medicaid | 801-538-6155 or 1-800-662-9651 | [medicaid.utah.gov](https://medicaid.utah.gov)