



## **MEDICAID PAYMENT OF MEDICARE COST SHARING EXPENSES**

### **What are Medicare cost sharing expenses?**

Medicare cost sharing expenses are Medicare premiums (Part A - hospital insurance, Part B - medical insurance), deductibles and coinsurance amounts.

### **How do I apply for Medicaid payment of my Medicare cost sharing?**

You may apply at your local Department of Human Services (DHS) Family Community Resource Center (FCRC). If you apply for cash or medical assistance, we will also decide if you qualify for help to pay your Medicare costs. If you don't want cash or medical assistance, you may apply only for Medicaid to pay your Medicare premiums, deductibles and coinsurance.

### **Do I have to go to the local FCRC to apply for Medicaid to pay my Medicare premiums, deductibles and coinsurance amounts?**

No, you do not have to go to your local FCRC to apply. You may request an application by mail or telephone. The application may be downloaded at <http://www.hfs.illinois.gov/medicalforms/>. Look for Form 2378M, Application for Payment of Medicare Premiums, Deductibles and Coinsurance. After you complete the application, mail it to your local FCRC. You may also apply through the Social Security Administration (SSA) if you apply to them for Extra Help to help to pay your premium for Medicare Part D prescription drugs.

### **Who is eligible to have Medicaid pay their Medicare cost sharing expenses?**

To be eligible, you must meet three requirements:

- You must have Medicare Part A hospital insurance; and
- Your income must be less than Illinois' income limits.
  - If your income is equal to or less than \$931 per month for a single person or up to \$1,261 per month for a couple, you may qualify for Medicaid to pay all of your Medicare cost sharing.
  - If your income is greater than \$931 for a single person/\$1,261 for a couple but less than \$1,256 per month for a single person or \$1,701 for a couple, you may qualify for Medicaid to pay your Medicare premiums. You will still have to pay your other cost sharing expenses; and
- Your assets (not counting your home) cannot exceed \$6,940 for yourself or \$10,410 if you have one or more dependents living with you.

You must also tell us about any other health insurance if you have it.

### **How will I find out if I qualify?**

We will send you a notice to tell you if you can get help with your Medicare cost sharing expenses. If you do not qualify, we will also send a notice and tell you why not. You may appeal our decision.