



Let us help you. Call today to see if you're eligible for savings programs!

1-877-801-0044

On average, SHIP counselors have helped Medicare beneficiaries save as much as \$5,100* on prescription costs. Find out if you qualify for a Medicare Savings Program or Extra Help through the Low-Income Subsidy Program. All calls are confidential. Applications can be completed over the phone with a TN SHIP representative. For more information on Medicare plans, visit [Medicare.gov](https://www.Medicare.gov)

Scan code with your smartphone for more information or visit [GNRC.org/Medicare](https://www.GNRC.org/Medicare)



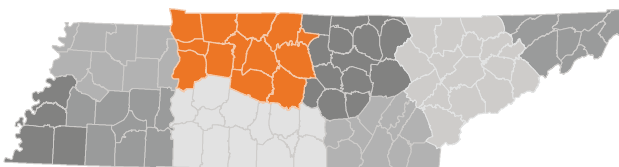
Scan Here!

Some smartphones may require you to download QR Code Reader to scan

About GNRC

The Greater Nashville Regional Council is part of a nationwide network that serves the needs of older adults and adults with disabilities. As part of its programs and services, GNRC provides local, personalized counseling and assistance to people with Medicare and their families through the State Health Insurance Assistance Program or SHIP. This service is funded by the Federal Administration for Community Living (ACL).

GNRC provides this valuable service to thirteen counties across Middle Tennessee including: Cheatham, Davidson, Dickson, Houston, Humphreys, Montgomery, Robertson, Rutherford, Stewart, Sumner, Trousdale, Williamson, and Wilson. To learn more about GNRC's Medicare counseling services, visit [GNRC.org/Medicare](https://www.GNRC.org/Medicare)



GNRC works in partnership with the **Senior Medicare Patrol (SMP)** to help detect Medicare fraud. Through SMP, GNRC helps Medicare and beneficiaries avoid, detect, and report fraudulent practices.



Phone: (615) 862-8828 • [GNRC.org](https://www.GNRC.org)



2023 INCOME GUIDELINES



Are you spending too much for Medicare premiums and co-pays?



Call to find out if you qualify to save money on prescription costs!

1-877-801-0044



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*Estimated value of "Extra Help" on prescriptions valued at \$5,100 per year based on data provided by the U.S. Social Security Administration.

Low Income Subsidy

The Low Income Subsidy (LIS) program helps low-income individuals receive “Extra Help” with Medicare Part D prescription drug costs.

Income includes current employment, retirement benefits, Social Security (disability or retirement), interest income and alimony

Part D “Extra Help” Eligibility

“Extra Help” Income Guidelines

	Monthly Income	Assets / Resources
Single	\$1,843	\$16,660
Married	\$2,485	\$33,240

Income below 135% of FPL receive Full benefits.
Income below 150% of FPL receive partial Extra Help.

LIS Resource Limits: This does not include your home, its contents, or automobiles. You are allowed an additional \$1,500 per person (\$3,000 per couple) only if these funds have been set aside for burial and kept in a separate account designed for that purpose. If there is money set aside for burial expenses in a separate account, the total asset/resource limit is \$18,160 for an individual and \$36,950 for a couple.

Part D Full “Extra Help” Benefits

- The Medicare Part D monthly premium will be paid for you if you select a plan with a premium at or below the state benchmark.**
- If the Part D plan that you select has an annual deductible, it will be paid for you.
- Your co-pays will be \$1.45 (or less) for a 30-day supply of generic medications and \$4.30 for a 30-day supply of brand name medications.
- You will not be required to pay 25% of the cost of your brand-name medications in the coverage gap.

For information on **Partial Extra Help** benefits visit [www.tn.gov/medicare](#). Due to the Inflation Reduction Act, in 2024 all those eligible for Part D low-income subsidy will receive the Full Extra Help benefit.

Medicare Savings Programs

Medicare Savings Programs (MSP) allow individuals to qualify for assistance from the state to pay for their Medicare Part B premiums.

Qualified Medicare Beneficiary (QMB)

QMB Income Guidelines

	Monthly Income	Assets / Resources
Single	\$1,235	\$9,090
Married	\$1,663	\$13,630

Gross income must be at 100% of the Federal Poverty Level or less

Special Low-Income Medicare Beneficiary (SLMB)

SLMB Income Guidelines

	Monthly Income	Assets / Resources
Single	\$1,478	\$9,090
Married	\$1,992	\$13,630

Gross income must be between 100% to 120% of the Federal Poverty Level

Qualified Individual (QI-1)

QI-1 Income Guidelines

	Monthly Income	Assets / Resources
Single	\$1,660	\$9,090
Married	\$2,239	\$13,630

Gross income must be between 121% to 135% of the Federal Poverty Level. Medicaid recipients are not eligible for QI-1 benefits.

QMB / SLMB / QI-1 Resource Limits: If there is money set aside for burial expenses in a separate account, the total asset/resource limit is \$10,590 for an individual and \$16,630 for a couple.

If you qualify for QMB:

You get all of the Extra Help benefits **plus:**

- The Medicare Part B monthly premium (\$164.90) will be paid for you.
- The Medicare Part B annual deductible of \$226 will be paid for you.
- The Medicare Part B coinsurance will be paid for you. This is the 20% of the doctor’s bill that Medicare doesn’t cover.
- The Medicare Part A hospital deductible of \$1,600 per benefit period will be paid for you.
- You will not need to purchase additional insurance (Medigap or Medicare Advantage).

If you qualify for SLMB or QI-1:

You get all of the Extra Help benefits **plus:**

- The Medicare Part B monthly premium (\$164.90) will be paid for you.



**The benchmark for Tennessee is \$35.16 per month in 2022. You would be responsible for the difference between the amount the plan is charging and the amount that the state is willing to pay if you select a plan over the benchmark.