Penny Pincher

How to milk Medicare for an extra $45.50 a month

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If you're a cash-strapped PWA who has survived the two-year, post-disability wait for Medicare, you may be eligible for two money-saving benefits. The Specified Low Income Medicare Beneficiary (SLIMB) program pays the $45.50 monthly premium for Medicare Part B (which covers doctor bills and outpatient care) that's automatically deducted from Social Security Disability Insurance (SSDI) checks. And the Qualified Medicare Beneficiary (QMB) program pays the $768 hospital-admission deductible, the $100 annual doctor-bill deductible and the 20 percent copayment required for doctor and outpatient bills.

SLIMB recipients must have a monthly income under $947; for QMB benefits, it's less than $707. But your *total* SSDI benefit is what counts against the $947 and $707 eligibility. That means you must add the $45.50 Medicare deduction from your SSDI to get the total countable income.

Both the SLIMB and the QMB programs are administered through each state's Medicaid program, but you must apply at your local welfare office. Bring your birth certificate, bank account statement and other asset records, deeds, leases, utility bills, auto registration, a picture ID and, most important, your Medicare card and the latest letter from Social Security (available from 800.722.1213) stating your SSDI benefit total.

If you return to work, as long as you are considered disabled, you are still eligible for Medicare. That's a good idea, even if you receive health coverage through your employer. Medicare covers many things that regular work plans don't, including unlimited psychiatric and substance-abuse treatment and home health benefits. And it won't lapse if you are laid off or become too sick to work again.

If you're working and off SSDI, SLIMB will pay your premium as long as your gross monthly wages stay below $1,939 (or more if you're paying out-of-pocket medical expenses). The QMB program will pay the premium plus deductibles and copayments with earnings of up to $1,458 monthly. After you've been back at work for 45 months, Medicare Part A (which covers overnight hospital and home-health care) starts charging a premium of either $170 or $309 monthly, depending on your work history. But if your total monthly salary is below $2,832, the Qualified Working Disabled Individuals (QDWI) program will pay your Part A premium; apply at your local welfare office.

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