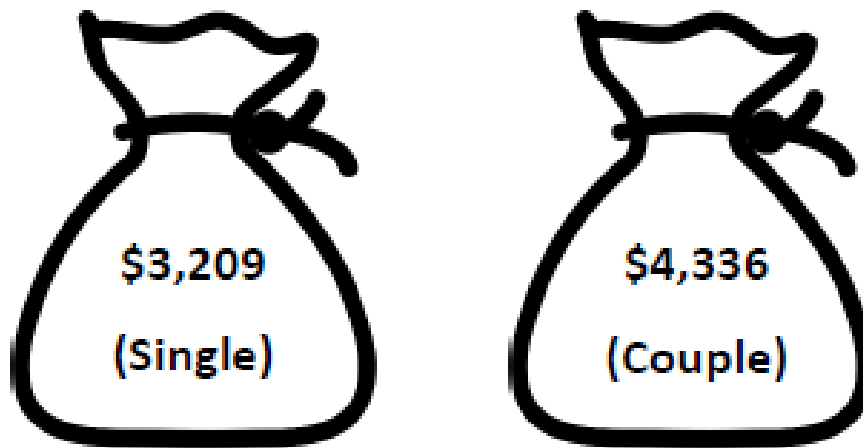


Need help with Medicare costs?

If your monthly income is less than



**You may qualify for help from the State of
CT to pay your Medicare premiums and
other Medicare costs!**

To find out if you are eligible for the
Medicare Savings Program

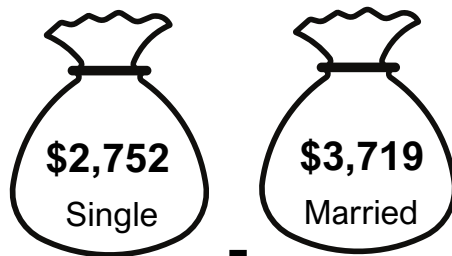
Call CHOICES at 1-800-994-9422

Income limits effective March 1, 2025- February 28, 2026.

SHIP/CHOICES

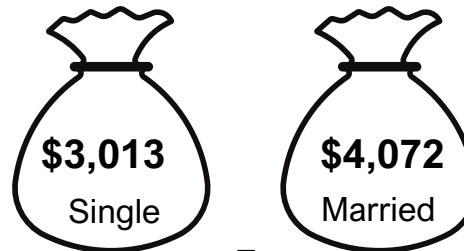
CT Medicare Savings Program (MSP) 2025

If Your Monthly Income is Below



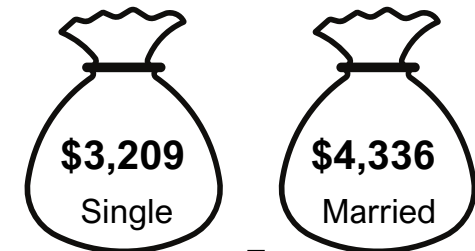
Qualified Medicare Beneficiary (QMB)

- Covers Part A premiums and Part B premiums, deductibles & coinsurance.
- Medicare providers aren't allowed to bill you for Medicare-covered items & services.



Specified Low-Income Medicare Beneficiary (SLMB)

- Covers Part B premiums only.
- For beneficiaries who already have Part A and have limited income.



Additional Low Income Beneficiary (ALMB)

- Covers Part B premiums only.
- For beneficiaries who already have Part A and have limited income.
- Benefits are subject to available funding.

For an MSP eligibility screening, call the CHOICES Program at 1-800-994-9422.

All 3 programs include enrollment in Extra Help with Part D drug costs.

*For income from employment, the first \$65 and then half of the remaining earnings are not counted toward eligibility.

Effective March 1, 2025

Turning 65? Covered By Access Health CT? Time for Medicare?

**Don't Miss the
Deadline to Enroll
In Medicare!**

If You Do:

Access Health CT
insurance may no
longer cover your health
care costs and you may
face lifetime Medicare
penalties!



Call **CHOICES** for
expert help about
Medicare, health
insurance options,
and how to enroll.
1-800-994-9422

Have you (or a spouse) worked for at least 10 years, paying into Social Security?

YES

1. **3 months before turning 65:**
Enroll in Medicare, to be
effective the month you turn 65.
2. **A few weeks before turning 65:**
Cancel your Access CT Health
plan (to be effective as of your
Medicare effective date).

Note: If your monthly income is
below \$3,209 (\$4,336 for a Couple),
you may qualify for help with
Medicare cost-sharing.

NO

Monthly income below
\$2,752 (\$3,719 Couple)?

The State of CT may
purchase Medicare
coverage for you.

Monthly income at or above
\$2,752 (\$3,719 Couple)?

You Can Either:

- Keep insurance through
Access Health CT with
possible tax credits and cost
sharing reductions, OR
- Pay a premium for
Medicare Part A and other
Medicare options.

*Income limits change every March

Enrolled in Medicaid/HUSKY D through Access Health CT?
CHOICES has important information about your options. **Contact CHOICES!**