



Department of  
Insurance

Senior Health Insurance  
Information Program



## Contact the Ohio Senior Health Insurance Information Program (OSHIIP)

50 West Town Street  
Suite 300  
Columbus, Ohio 43215

800-686-1578

[insurance.ohio.gov/oshiip](https://insurance.ohio.gov/oshiip)

Email: [oshiipmail@insurance.ohio.gov](mailto:oshiipmail@insurance.ohio.gov)

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# SHIP

State Health Insurance  
Assistance Program

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# Ohio Medicare Savings Programs

2024 - 2025

Financial Assistance Programs for People  
Covered by Medicare

**Ohio Senior Health Insurance  
Information Program (OSHIIP)**

# 800-686-1578

[insurance.ohio.gov/oshiip](https://insurance.ohio.gov/oshiip)

## Ohio Senior Health Insurance Information Program (OSHIIP)

**Provides free information  
and education to people covered by  
Medicare and their caregivers.**

Email: [oshiipmail@insurance.ohio.gov](mailto:oshiipmail@insurance.ohio.gov)

Call 800-686-1578

## Ohio Department of Medicaid (ODM)

**Provides health care coverage to  
those with limited income.**

Apply at [benefits.ohio.gov](https://benefits.ohio.gov)

Call 800-324-8680

Visit [medicaid.ohio.gov](https://medicaid.ohio.gov)

## Get Covered Ohio

**Provides free health insurance  
navigator services and assistance.**

Call 833-628-4467

# Medicare Savings Programs

Also known as Medicare Premium Assistance Programs (MPAP)

If you do not qualify for full Medicaid, you may qualify for other assistance programs. There are four kinds of Medicare Savings Programs that help those with low income and asset levels pay for health care coverage. Note: You must meet certain income and asset limits to qualify

## Medicaid

Medicaid helps with medical costs and other services for some people with limited income and resources.

- All deductibles and coinsurance that Medicare does not pay.
- Medicare Part B premium: \$174.70/month for most people in 2024.

## Medicaid Eligibility

	Single	Married
Monthly Income:	\$963	\$1,435
Total Resources:	\$2,000	\$3,000

## Qualified Medicare Beneficiary (QMB)

The QMB program serves as a free Medicare supplement policy. QMB pays:

- All deductibles and coinsurance that Medicare does not pay.
- Medicare Part B premium: \$174.70/month for most people in 2024.

## QMB Eligibility

	Single	Married
Monthly Income:	\$1,275	\$1,724
Total Resources:	\$9,430	\$14,130

## Specified Low Income Medicare Beneficiary (SLMB)

The SLMB program has higher limits than QMB. Once you qualify, SLMB pays:

- Medicare Part B premium: \$174.70/month for most people in 2024.
- Retroactive Part B premium amounts for each of the past three months.

## SLMB Eligibility

	Single	Married
Monthly Income:	\$1,526	\$2,064
Total Resources:	\$9,430	\$14,130

## Qualified Individual (QI)

Medicaid, QMB and SLMB are guaranteed for those who qualify, but QI benefits are limited.

QI pays the Medicare Part B premium: \$174.70/month for most people in 2024.

## QI Eligibility

	Single	Married
Monthly Income:	\$1,715	\$2,320
Total Resources:	\$9,430	\$14,130

**Note: Income amounts include \$20 monthly income disregard.**

## Qualified Disabled and Working Individuals (QDWI)

If you are under age 65, disabled, and no longer entitled to free Medicare Hospital Insurance Part A solely because you successfully returned to work, you may be eligible for a program that helps pay your Medicare Part A monthly premium.

To find out more about this program, contact your county Department of Job & Family Services office.

## Applying for Benefits

The Medicaid application determines eligibility to receive benefits from any of the programs listed on this brochure.

- Get the application from your county Department of Job & Family Services. Complete and return it in person or by mail.
- An interview may be required. A friend or family member can accompany you.
- An authorized representative can go to the interview in your place.
- Benefits cannot be denied due to non-attendance at the interview.