

## How do I apply for MSP?

### There are several ways to apply:

- If you apply or have applied for the Social Security Low Income Subsidy (LIS) assistance that pays for your Medicare Part D premium, the Social Security Administration (SSA) Office will automatically send your Medicare Savings Program application (with your consent) to the local Med-QUEST office. Contact SSA at 800-772-1213 or online at <a href="http://www.SSA.gov">http://www.SSA.gov</a>.
- Contact one of the Hawaii State
   Health Insurance Assistance Program
   (Hawaii SHIP) offices formerly known
   as Sage PLUS:

Oahu 808-586-7299
Toll Free 888-875-9229
TTY: 866-810-4379

# Statewide Med-QUEST Eligibility & Enrollment Service Centers

PHONE: 1-800-316-8005

**711 TTY/TDD** (Available to deaf, hearing, and speech impaired)

FAX: 1-800-576-5504

**EMAIL:** MQDCustomerSupport@dhs.hawaii.gov **MAILING:** P.O. Box 3490, Honolulu, HI 96811-3490

#### OR

#### Visit us at one of our Service Centers:

#### **HAWAI'I**

**Hilo Service Center** 

Office:

1404 Kilauea Avenue, Hilo, HI 96720

#### **Kona Service Center**

Office:

Lanihau Professional Center, 75-5591 Palani Road, Suite 3004, Kailua-Kona, HI 96740

#### **KAUA'I Service Center**

Office:

Dynasty Court, 4473 Pahee Street, Suite A, Lihue, HI 96766

#### **MAUI Service Center (Maui County)**

Office:

Maui Millyard Plaza, 210 lmi Kala Street, Suite 101, Wailuku, HI 96793

Office

Moloka'i State Civic Center, 65 Makaena Street, Room 110, Kaunakakai, HI 96748

Office:

Lana'i 730 Lana'i Avenue, Lana'i City, HI 96763

#### **OAHU Service Center**

Office:

Honolulu 1350 South King Street, Suite 200, Honolulu, HI 96814

Office:

Kapolei 601 Kamokila Boulevard, Room 415, Kapolei, HI 96707

Office:

Waipahu 94-275 Mokuola Street, Suite 301, Waipahu, HI 96797

DHS 8000H (Rev. 02/2025)

# get help with your medicare costs

Programs that can help save you money

Medicare Savings Program

STATE OF HAWAII

Department of Human Services

Med-QUEST Division



# What is the Medicare Savings Program (MSP)?

If you have limited income and resources, the Medicare Savings Program may help pay for your Medicare premiums deductibles and co-insurance payments.

## State Programs that Can Save You Money

Hawaii offers the following four Medicare Savings Programs that can help with some of your Medicare costs. The table to your right explains what each program pays for based on your monthly income amount.

- Qualified Medicare Beneficiary (QMB)\*
- Specified Low-Income Medicare Beneficiary (SLMB)\*
- Qualifying Individual (QI)\*
- Qualified Disabled & Working Individuals (QDWI)

# **How Do I Quality for These Benefits?**

If you can answer "YES" to the following 3 questions, you should apply for MSP assistance.

- 1. Are you entitled to or do you have Medicare Part A? ("entitled" means you are eligible for Part A but do not have it as you may not be able to pay for the premium)
- 2. Are your current resources for 2025 at or below \*\$9,660 for an individual or \*\$14,470 for a married couple? For each additional person in your household add \$500 to the allowable resource limit. \*NOTE: The resource limits ARE NOT applicable for the Qualified Disabled & Working Individuals (QDWI) Program. The QDWI resource limits are \$4,000 for an individual or \$6,000 for a couple.
- 3. Is your income at or below the income limits on the table below?

Medicare Savings Program	Eligible Coverage	* amount shown below is the net income after allowable deductions.		Other Requirement
		Individual	Married Couple	
Qualified Medicare Beneficiary (QMB)	Limited to Deductibles, Co-Insurance, Part A & Part B Premiums paid from the month following the month QMB eligibility is determined	\$1,500	\$2027	Entitled to Part A
Specified Low Income Beneficiary (SLMB)	Limited to Part B Premiums from the first month <b>SLMB</b> eligibility is determined	\$1,799	\$2,432	Entitled to Part A
Qualifying Individual-1 ( <b>QI-1</b> )	Limited to Part B Premiums from the first month <b>QI-1</b> eligibility is determined	\$2,024	\$2,736	Entitled to Part A
Qualifying Disabled & Working Individuals ( <b>QDWI</b> )	Limited to Part A Premiums from the date of enrollment of <b>QDWI</b> determined by the Social Security Administration	\$2,999	\$4,054	Age below 65, continue to be disabled, not be otherwise eligible for Medicaid, eligible for enrollment in Medicare Part A.

Note: The monthly income limits increase each year.

<sup>\*</sup>If you qualify for QMB, SLMB, or QI, you also automatically qualify for Low Income Subsidy assistance which will help pay for all or part of your Medicare Part D prescription drug coverage premium.