



Idaho Department of Insurance – SHIBA





SHIBA serves Idahoans on Medicare and those who help them by offering free, unbiased Medicare benefits information and assistance through workshops, group presentations and personal counseling



Senior Health Insurance Benefits Advisors

Idaho's provider for the federal network of State Health Insurance Assistance Programs (SHIPs). The program is partially funded by and operated under the authority of the U.S. Department of Health and Human Services Administration for Community Living (ACL).



Navigating Medicare

Where is SHIBA located?

- Staff in 3 offices –
 - Boise
 - Pocatello
 - Coeur d'Alene
- Offer services throughout the state – in person, by phone and online
- Have certified Medicare Counselors in communities across the state



What does SHIBA do?

- One-on-one Medicare counseling
- Medicare Workshops & Presentations
- Assist in solving complex problems and complaints



What is Medicare?



Federal health insurance program for:

- People 65 and older
- People under 65 on SSDI (SocSec Disability)
- Individuals of any age with End-Stage Renal Disease

Parts of Medicare?



Original Medicare

Part A 

Part B 

You can add:

Part D 

You can also add:

Supplemental coverage 

(Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.)

OR

Part C Medicare Advantage Plan

Part A 

Part B 

Most plans include:

Part D 

Extra benefits

Low Income Assistance



Extra Help (LIS)

- Part D premium payment reduction (most cases to \$0)
- Reduces prescription copays
- Reduces or Eliminates Coverage Gap (Donut Hole)

Medicare Savings Programs (auto-qualify for Extra Help)

- SLMB or QI
 - Pays Part B Premium Only
 - Can go retroactive 3 months
- QMB pays Part A & Part B premium, deductibles and co-pays
 - Starts month after application



Medicaid (auto-qualify for Extra Help)

- Pays medical bills from Medicaid providers
- Pays Long Term Care
- Can go retroactive 3 months



2024 Income Guidelines

Am I Eligible? 2024 Income and Asset Limits[†]

Updated
01/2024

[†]These limits are guidelines. The only way to know if you qualify, for sure, is to apply.

Extra Help Program	Family Size	Monthly Income	Assets*	Your Subsidized Drug Plan Benefit
Extra Help Subsidy (150% FPL)	Individual	\$1,883	\$15,720	Low or \$0 premium; \$0 deductible; \$0 - \$11.20 copay on covered drugs
	Married Couple	\$2,555	\$31,360	

*Assets include bank accounts, investments, cash, and non-home real estate. Your home, one vehicle, personal possessions and \$1,500 set aside for burial expenses won't be counted. There may be other exceptions determined by Social Security.

Medicare Savings Programs	Family Size**	Monthly Income	Assets*	Helps You With
Qualified Medicare Beneficiary-QMB (100% FPL)	Individual	\$1,275	\$9,430	Part A and Part B premiums, deductibles and copays. Extra Help Subsidy
	Married Couple	\$1,724	\$14,130	
Specified Low Income Medicare Beneficiary-SLMB (120% FPL)	Individual	\$1,526	\$9,430	Part B premium Extra Help Subsidy
	Married Couple	\$2,064	\$14,130	
Qualifying Individual-QI (135% FPL)	Individual	\$1,715	\$9,430	Part B premium Extra Help Subsidy
	Married Couple	\$2,320	\$14,130	

** Married couples can choose to have their income and assets counted under the Community Property Method. With this method one spouse may qualify as an individual for a Medicare Savings Program.

- There is no estate recovery for Medicare Savings Programs.
- Medicare eligible individuals under 65 with a higher monthly income who are working may qualify for the Workers With Disabilities (WWD) and/or Qualified Disabled Working Individuals (QDWI) programs.



Enrollment Periods



BIRTHDAY RULE for Medicare Supplements (aka Medigaps)

Begins *date* of birthday (not month) – and lasts for 63 days

Change from current Medigap to different one w/o medical underwriting

AEP (Annual Enrollment Period)

October 15 – December 7 every year

Can change Part D drug or Medicare Advantage Plan coverage

Extra Help Special Enrollment Period

Once per quarter during first 3 quarters (Jan-Mar, Apr-June, July –Sept)

Can change Part D drug or Medicare Advantage Plan coverage



Thank You!



1-800-247-4422

SHIBA.idaho.gov

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