

# All About Services for Seniors



## Kansas Elder Law Hotline and Senior Citizen Law Project: Protecting Seniors' Rights

KLS works with the Kansas Department for Aging and Disability Services (KDADS) and the Area Agencies on Aging as a part of the state aging network. Older Americans Act funds are added together with LSC and other private funds to address this growing area of need.

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### Medicare Interactive



Medicare answers at your fingertips

[Medicare Interactive](#) will help you with basic questions about Medicare.

[Helping you understand the Medicare maze](#)

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## Medicare Savings Programs

Medicare Savings Programs (MSPs) are programs that help pay for your Medicare medical costs. Remember Part A covers hospital care and Part B covers other medical care.

The Medicare Savings programs (MSP) do not have any estate recovery requirement.

If you think you might qualify for any of these benefits, [print this application](#) and send it to your local DCF (Kansas Department for Children and Families) office. Find your local office on this map:

<https://www.dcf.ks.gov/services/Pages/DCFOfficeLocatorMap.aspx>

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### **I Can't Afford My Medicare Premiums - What Can I Do?**

Do you have Medicare Part A or hospital insurance?

You may qualify for a Medicare Savings Program if you have limited income and resources.

**This desk reference has been updated for 2024. It is also attached in PDF format at the bottom of the page, along with an updated Medicare Costs Guide.**

# I Can't Afford My Medicare Premiums - What Can I Do?

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## Minimum Federal Eligibility Requirements for Medicare Savings Programs in 2024

If you have limited income and resources, you can get help from your state paying some or all of your Medicare premiums, deductibles, and coinsurance. Some states don't count certain types or specific amounts of income or resources when deciding who qualifies, so **you may still qualify for these programs in your state even if your income or resources are higher than the federal limits listed below.** [Contact your state](#) to find out.

Medicare Savings Program	Individual Monthly Income Limits	Married Couple Monthly Income Limits	Helps Pay Your
Qualified Medicare Beneficiary (QMB) Program	\$1,275	\$1,724	<ul style="list-style-type: none"><li>Part A premiums</li><li>Part B premiums</li><li>Deductibles, coinsurance, and copayments</li></ul>
Specified Low-Income Medicare Beneficiary (SLMB) Program	\$1,526	\$2,064	Part B premiums only
Qualifying Individual (QI) Program	\$1,715	\$2,320	Part B premiums only
Qualified Disabled & Working Individuals (QDWI) Program*	\$5,105	\$6,899	Part A premiums only

\* This includes a \$20 general income exclusion.

Resource limits for QMB, SLMB, and QI are \$9,430 for an individual and \$14,130 for a married couple. Resource limits for QDWI are \$4,000 for an individual and \$6,000 for a married couple.

**NOTE:** If you qualify for QMB, SLMB, or QI, you automatically qualify for Extra Help, which helps pay for Medicare prescription drug coverage.

For more information, call the KanCare Clearinghouse at 1-800-792-4884.

You may apply with a paper application or online at [KanCare Application Information](#).

Submit your Medicare Savings Program application to the KanCare Clearinghouse:

- By Mail: P.O. Box 3599 Topeka, KS 66601-9738
- By Fax: 1-844-264-6285

[Here's a brochure](#) all about the Medicare Savings Program

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The Medicare.gov website has good information all about [Medicare Savings Plans](#).

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**See if you qualify for extra help with your Medicare Part D (Drug insurance) premium today!**

You can check your eligibility and apply online here:

<https://secure.ssa.gov/i1020/start>



- You have Medicare Part A (Hospital Insurance) and/or Medicare Part B (Medical Insurance); and
- You live in one of the 50 States or the District of Columbia; and
- Your combined savings, investments, and real estate are not worth more than \$29,160, if you are married and living with your spouse, or \$14,610 if you are not currently married or not living with your spouse. **(Do NOT count your home, vehicles, personal possessions, life insurance, burial plots, irrevocable burial contracts or back payments from Social Security or SSI.)** If you have more than those amounts, you may not qualify for the extra help. However, you can still enroll in an approved Medicare prescription drug plan for coverage.

**EXCEPTION:** Even if you meet these conditions, **DO NOT** complete this application if you have Medicare **and** Supplemental Security Income (SSI) or Medicare **and** Medicaid because you automatically will get the extra help.

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### [You Gave, Now Save -- Guide to Benefits for Seniors](#)

[This guide](#) was put out by the National Association of Area Agencies on Aging (n4a) to help seniors explore options to help meet the costs of daily living.

Assistance may come in the form of a voucher, discounts for goods, and free or reduced-price services. The resources are offered through federal, state and local benefit programs and nearly all are available nationwide.

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### **The Senior Citizen Law Project (SCLP)**



The Senior Citizen Law Project (SCLP) gives legal services to persons age 60 and older. SCLP focuses on civil legal issues. The goal is to target older persons who have the greatest needs. Top issues include helping seniors get income and medical assistance needed for their well-being. Another top issue is stopping any abuse of elders.

SCLP also has an education program. Elders and workers serving them may learn about elders' rights and

protections under the law.

If you or someone you know is a victim of elder abuse, help is available from the Elder Justice Initiative.

[Click here](#) to learn more about elder abuse at the [Department of Justice Elder Justice Initiative](#) website.

[Click here](#) to find out about programs near you in Kansas.

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## **Elder Law Hotline**

Elder Law Hotline is a project of KLS. Hotline attorneys answer questions in civil cases for Kansans age 60 or older. Cases may be referred to a local Senior Citizens Law Project attorney or a private attorney. The Elder Law Panel of lawyers is a partnership that KLS has with the Kansas Bar Association.

The Elder Law Hotline serves the rising need for quality elder law services in Kansas. In Kansas, many older persons may have health or physical problems or live in an isolated place. Because of this, a statewide Hotline service is a good way to get legal services to elderly Kansans.

In 2009, the Kansas Bar Association gave its annual Pro Bono Award to the Elder Law Hotline. This award recognizes a lawyer or law firm for the delivery of direct legal services free of charge to the poor.

**Elder Hotline 316-267-3975**



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## Medicare Coverage of Ambulance Services

[This official government booklet](#) explains:

- When Medicare helps cover ambulance services
- What you pay
- What Medicare pays
- What to do if Medicare doesn't cover your ambulance service

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## The Kansas Aging and Disability Resource Guide

[The Kansas Aging and Disability Resource Guide](#), put together by the State of Kansas Department for Aging and Disability Services, has general information and will answer commonly asked questions for seniors and those who love and care for them in Kansas. [The Kansas Department for Aging and Disability Services](#) website also has many other resources for seniors.



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## **Advance Directives and Health Care Power of Attorney**

[Click here](#) for information about Do Not Resuscitate orders (DNR), [click here](#) for information on Health Care Power of Attorney.

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## **Financial abuse**

Did you know that financial abuse of the elderly in Kansas is a crime? [Read more about it here.](#)

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## **Need proof of your Social Security benefit amount?**

You can get that information immediately online. Go to <https://www.ssa.gov/myaccount/> to create an online account and print a copy of your benefit letter.

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## **[Read about Reverse Mortgages](#)**

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**Learn about Wills, Probate and Estate planning [here.](#)**

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## **[Frequently Asked Questions About Probate](#)**



Last updated on February 04, 2025.

## [Services for Seniors](#)

[aging services](#) [Elder Law](#) [elderly](#) [elderly benefits](#) [senior services](#) [services for seniors](#)

### Files

[Guide-to-Benefits 508 Compliant.pdf](#)

[Medicare Coverage of Ambulance Services.pdf](#)

[Aging and Disability Resource Guide 2013.pdf](#)

[msp-extra-help-fact-sheet---large-print.pdf](#)

[2024-medicare-costs-guide.pdf](#)

[2024 Medicare Savings Program Income Limits\\_FINAL3-508.pdf](#)

[mippa-extra-help-msp-brochure.pdf](#)

[kc-2700-medicare-savings-program-brochure\\_0.pdf](#)

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- ☐ Very helpful

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- ☐ Not related to my issue
- ☐ Not enough information
- ☐ Unclear information

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### NEWS

#### **News & publications**

The news about recent activities for needed peoples.

[More News](#)

6 Aug 2025



Some debts aren't worth paying back. Ever heard of 'zombie debt'?

Some types of old debt are no longer collectible after a certain point. But...

[Continue Reading](#)

5 Aug 2025

STEP 1: ASK FOR THE  
FINANCIAL ASSISTANCE  
POLICY (FAP)

- FAP explains
  - Who qualifies
  - What help is available
  - How to apply
- Hospital **MUST** give FAP information to you for free

Pause (x) **Don't wait** — ask as soon as you get a bill

A person in a wheelchair is sitting at a desk, talking to a healthcare provider who is standing behind the desk. The person in the wheelchair is looking at a document on the desk.

Charity Care: A Guide to Relief of Medical Debt

Kansas Legal Services offers you some guidance if you have medical debt...

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## **Our Partners**

LSC's support for this website is limited to those activities that are consistent with LSC restrictions.

