



Maryland
INSURANCE ADMINISTRATION

SENIOR

Prescription Drug
Assistance Program



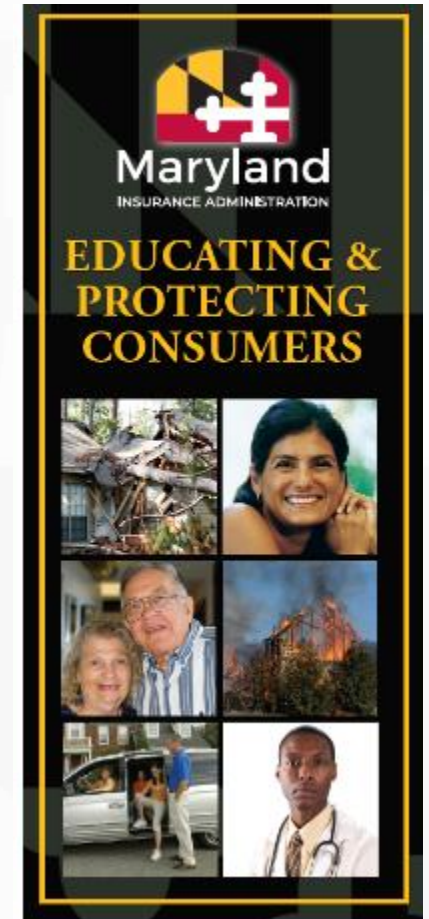
This presentation does not provide legal advice.
You should discuss specific questions with your
trusted financial advisor or insurance producer.



What is the Maryland Insurance Administration

The Maryland Insurance Administration (MIA) is the state agency that regulates insurance in Maryland. The MIA:

- Licenses insurers and insurance producers (agents or brokers).
- Examines the business practices of licensees to ensure compliance.
- Monitors solvency of insurers.
- Reviews/approves insurance policy forms.
- Reviews insurance rates to ensure rates are not inadequate, excessive or unfairly discriminatory.
- Investigates consumer and provider complaints and allegations of fraud.



[Video: How the MIA can help](#)



What is the Maryland Insurance Administration?

If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. Examples of improper actions include:

- Improperly denying or delaying payment of all or portions of a claim;
- Improperly terminating your insurance policy;
- Raising your insurance premiums without proper notice;
- Making false statements to you in connection with the sale of insurance or processing of insurance claims; and,
- Overcharging you for services, including premium finance charges.

What is Maryland SPDAP?

The Maryland Senior Prescription Drug Assistance Program (SPDAP) is a subsidy program providing financial help to eligible Maryland residents enrolled in a Medicare Advantage Plan with prescription drug coverage (Part D), or enrolled in a Medicare Part D plan.

Established by the Maryland General Assembly in 2005.

Overseen by the Maryland Department of Health.

MD SB219 extends the Maryland SPDAP program to December 31, 2030.

What does SPDAP cover?

For calendar year 2024, the SPDAP program covers up to \$75 per month towards premium for an approved Medicare Part D plan, or towards the part of the member's premium for an approved Medicare Advantage that covers prescription drugs. SPDAP is a premium subsidy only program, it does not help with out-of-pocket drugs costs.

The SDPAP only provides subsidies for program members. To be a program member, you must apply and be accepted into the program.

How does it work?

Once you are approved to be a member of the SPDAP program, the program will notify Medicare of your membership. Medicare will tell the SPDAP program which plan you are in.

SPDAP Eligibility Requirements

- Individuals must meet the following eligibility requirements to participate in the SPDAP program:
 - Maryland Resident for six months –enrolled in a Medicare Advantage plan with prescription drug coverage or a Medicare Part D plan
 - Income at or below 300% of the Federal Poverty Level (In 2024, this is approximately \$3750 per month for an individual, and \$5000 per month for a couple)
 - does not have prescription drug coverage through another health benefit plan
- Must apply and be accepted into the program

SPDAP Eligibility Requirements

- If you already receive assistance paying for Medicare prescription drug costs from the Federal Extra Help Program, you may not qualify for additional assistance from SPDAP because your Part D premium costs may already be covered.
- If you are enrolled in Maryland Medical Assistance (Medicaid), you are not eligible.
- You are not eligible if you have prescription drug coverage under another health benefit plan.
- Eligibility is based on earned and unearned income. There is no limit on assets in SPDAP.

How do I know if my Medicare Plan qualifies?

The complete list of approved 2025 Stand Alone Part D plans and the list of 2025 Medicare Advantage Part D Plans can be found in the SPDAP website. The only plans not participating in 2025 are those with a \$0 premium:

- Standard Prescription Drug Plans for 2025

https://marylandspdap.com/wp-content/uploads/2020/10/2025_Medicare_PartD_RX-Plans.pdf

- Medicare Advantage Prescription Drug Plans for 2025

<https://marylandspdap.com/wp-content/uploads/2020/10/2025-Medicare-Part-D-Advantage-Plans.pdf>

The SPDAP application

The SPDAP application can be found at:

<https://marylandspdap.com/how-to-apply/forms/>

- You can also request a paper copy by calling the SPDAP hotline at 1-800-551-5995 or via a link on the site.
- An authorized representative form is available if you are acting as a representative for an applicant or member.
- For step by step help filling out the application, you can call your local State Health Insurance Assistance Program (SHIP):
<https://aging.maryland.gov/Pages/state-health-insurance-program.aspx>

The SPDAP application

- First four pages list the application instructions, SPDAP hotline number, and the complete lists of Medicare Part D and Medicare Advantage plans participating.
- Sign the application. If you are married and live with your spouse, both you and your spouse must sign the application.
- Return the application via fax or to the address listed on the application. Expect 60-90 days to process.

The SPDAP application, final note

SPDAP program members may switch their Medicare Part D or Medicare Advantage plan one time per year in addition to the annual open enrollment period.

Contact information

- SPDAP hotline number 1-800-551-5995



More financial Assistance: Medicare Savings Programs and Extra Help

What is Qualified Medicare Beneficiary (QMB) Program?

- The QMB Program helps eligible Maryland residents by paying the full amount of your monthly Medicare premiums and your Medicare co-pays and deductibles.

- Monthly income and resource limits for 2024:

Your situation:	Monthly income limit:	Resource limit:
Individual	\$1,275	\$9,430
Married couple	\$1,724	\$14,130

- If you qualify for the QMB program:
 - Medicare providers aren't allowed to bill you for services and items Medicare covers, including deductibles, coinsurance, and copayments.
 - You may get a bill for a small Medicaid copayment, if one applies.
 - You'll also get Extra Help to help pay for prescription drugs

What is Specified Low-Income Medicare Beneficiary (SLMB) Program?

- The SLMB Program only pays for your monthly Medicare Part B medical insurance premium.
- You must have both Part A and Part B to qualify.
- Monthly income and resource limits for 2024:

Your situation:	Monthly income limit:	Resource limit:
Individual	\$ 1,526	\$ 9,430
Married couple	\$ 2,064	\$ 14,130

- If you qualify for the SLMB Program:
 - You'll also get Extra Help paying for your prescription drugs.

Resource Limit

- What counts as a resource?
 - Money in a checking, savings, or retirement account
 - Stocks
 - Bonds
- Maryland does not count:
 - Your home
 - One car
 - Burial plot
 - Up to \$1,500 for burial expenses if you have put that money aside
 - Furniture
 - Other household and personal items

What is Extra Help?

- A Medicare program for people with limited income and resources that helps lower Medicare drug plan costs (like premiums, deductibles, and coinsurance).

Eligibility


- To qualify for Extra Help, a person's monthly income must be below \$1,903 for an individual and \$2,575 for a couple. Resources, such as stocks, bonds, and money in retirement accounts, must also be below certain limits.

What is Extra Help?

- Cost -Most people who qualify for Extra Help pay \$0 for their Medicare drug plan premium and deductible. They also pay up to \$4.50 for each generic drug and up to \$11.20 for each brand-name drug. Once total drug costs reach \$8,000, there is no cost for each covered drug.
- Enrollment -Medicare will send a notice to those who qualify for Extra Help, listing plans with \$0 premiums and deductibles. If a person doesn't join a plan, Medicare will enroll them in one.
- People can apply for Extra Help online at ssa.gov/extrahelp or by calling Social Security at (800) 772-1213. They can also request a paper application or schedule an appointment at their local Social Security office.

Contact Information

Maryland Insurance Administration

 **800-492-6116 | 410-468-2000 | 800-735-2258 (TTY)**

 insurance.maryland.gov



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Maryland Insurance Administration



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Questions?

