



Eligibility Operations Memo 23-04
February 2023

TO: MassHealth Eligibility Operations Staff

FROM: Heather Rossi, Director of Eligibility Policy

RE: **Medicare Savings (Buy-In) Programs**

Background

This memo, which supersedes [Eligibility Operations Memo 20-03](#), published on January 1, 2020, provides clarification about eligibility for the Medicare Savings Programs (MSP).

The Medicare Savings Programs (also called “Buy-In”) are federally funded programs administered by individual states that pay for some or all of their low-income Medicare recipients’ premiums, deductibles, copayments, and co-insurance.

Massachusetts offers three different MSP coverage types:

- Qualified Medicare Beneficiaries (QMB)
- Specified Low-Income Medicare Beneficiaries (SLMB)
- Qualifying Individuals (QI)

Summary of Changes

Effective January 1, 2023, MSP income and asset limits for each coverage type are as follows.

Income Limits

- The countable income limit for the QMB program is **at or below 190%** of the federal poverty level (FPL).
- The countable income limit for the SLMB program is **greater than 190% and less than or equal to 210%** of the FPL.
- The countable income limit for the QI program is **greater than 210% and less than or equal to 225%** of the FPL.

These amounts are specific to MSP and do not apply to individuals looking for full MassHealth coverage or full MassHealth coverage with MSP. MassHealth regulations at 130 CMR 505.002: *MassHealth Standard*, 130 CMR 505.004: *MassHealth CommonHealth*, 130 CMR 519.010: *Medicare Savings Program (MSP) – Qualified Medicare Beneficiaries (QMB)*, and 130 CMR 519.011: *Medicare Saving Program – Specified Low Income Medicare Beneficiaries and Qualifying Individuals* have been revised to clarify this distinction.*

**Please note: Changes to MassHealth regulations referenced in this memo are forthcoming. Citations have been updated in this memo to reflect these updates.*

2023 Asset Limits

- Individual — \$18,180
- Married couple — \$27,260

Coverage Start Dates

- QMB coverage begins on the first day of the calendar month after the MassHealth eligibility determination date.
- SLMB coverage begins with the month of application and may be retroactive up to three months before the month of application.
- QI coverage begins with the month of application and may be retroactive up to three months before the month of application.

MassHealth MSP (MHBI) Application

The MassHealth MSP application (MHBI) can be found at www.mass.gov/lists/applications-to-become-a-masshealth-member and should be used by individuals applying for MSP-only coverage.

Individuals Who Qualify for MassHealth Standard and MSP

MassHealth, in accordance with 130 CMR 519.011(B): *MSP for Qualifying Individuals (QI)*, pays the entire Medicare Part B premium for members who meet the requirements for MassHealth Standard described in 130 CMR 505.000(C) and (E), 130 CMR 519.002 through 130 CMR 519.005, and 130 CMR 519.007 who have gross income that is less than or equal to 165% of the FPL.*

Coverage begins with the month of application and may be retroactive up to three months prior to the date the application was received by MassHealth.

Applicants age 65 or over who need to apply for full MassHealth coverage should use the [Application for Health Coverage for Seniors and People Needing Long-Term-Care Services \(SACA-2\)](#).

Applicants under age 65 and who do not need long-term-care services should use the [Application for Health and Dental Coverage and Help Paying Costs \(ACA-3\)](#).

Individuals Who Qualify for MassHealth CommonHealth and MSP

MassHealth, in accordance with 130 CMR 519.011(B), pays the entire Medicare Part B premium for members who meet the requirements for MassHealth CommonHealth described in 130 CMR 505.004 and who have modified adjusted gross income of the MassHealth Disabled Adult household that is 133% to 135% of the FPL.*

Coverage begins with the month of application and may be retroactive up to three months prior to the date the application was received by MassHealth.

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Summary of MSP Coverage Types and FPL Limits

Program Name	Income Limit			2023 Asset Limit (updated annually)
	MSP-only	MSP and Standard	MSP and CommonHealth	
Qualified Medicare Beneficiary (QMB)	Less than or equal to 190% FPL	Less than or equal to 130% FPL	N/A	Individual \$18,180 Couple \$27,260
Specified Low-Income Medicare Beneficiary (SLMB)	Greater than 190% FPL and less than or equal to 210% FPL	Greater than 130% FPL and less than or equal to 150% FPL	N/A	Individual \$18,180 Couple \$27,260
Qualifying Individual (QI)	Greater than 210% FPL and less than or equal to 225% FPL	Greater than 150% FPL and less than or equal to 165% FPL	Less than or equal to 135% FPL	Individual \$18,180 Couple \$27,260

Questions

If you have any questions about this memo, please have your MEC designee contact the Policy Hotline.