



Commonwealth of Massachusetts  
Executive Office of Health and Human Services  
[www.mass.gov/masshealth](http://www.mass.gov/masshealth)

## Helpful Information about Medicare Savings Programs (MSPs)

### Welcome to the Medicare Savings Programs (MSPs)!

MSPs aren't insurance plans. They're programs run by MassHealth that can help lower your Medicare costs. There are two levels of benefits, based on your income and Federal Poverty Level (FPL), as shown in the table. These program levels are known by their initials: **QMB** (Qualified Medicare Beneficiaries), and **SLMB** (Specified Low Income Medicare Beneficiaries), or **QI** (Qualifying Individuals).

If your monthly income is*	You may be able to get
Below or equal to 190% FPL	QMB
Between Above 190% FPL and less than or equal to 225% FPL	SLMB/QI

*\*Income limits change each year on March 1. You can find the current FPL limits on our website at [www.mass.gov/info-details/program-financial-guidelines-for-certain-masshealth-applicants-and-members](http://www.mass.gov/info-details/program-financial-guidelines-for-certain-masshealth-applicants-and-members).*

## **QMB and SLMB/QI Benefits**

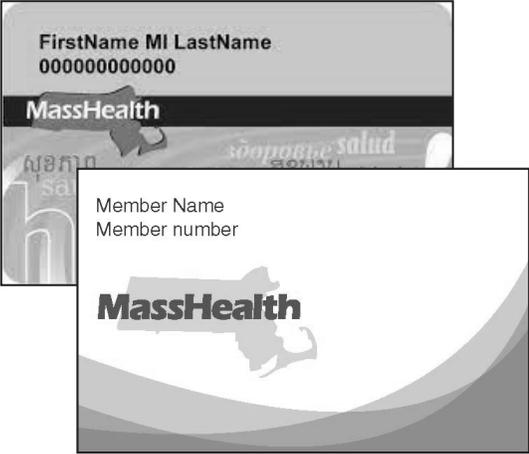
The level of benefits you can get depends on your income and FPL. This table shows what these programs could do for you.

## **What Is HSN?**

HSN pays for some health services provided by acute care hospitals or CHCs for certain low-income, uninsured, or underinsured patients. If you're eligible for an MSP, and you get care from a hospital or CHC, HSN can be a secondary payer for copays or deductibles billed by the hospital or CHC. This means HSN may pay some costs after Medicare has been billed. HSN may also pay for services Medicare does not cover, if you get the care at a hospital or CHC. There is no member card for Health Safety Net.

## **What Is Extra Help?**

Extra Help is a Medicare program that helps people with limited income and resources pay Medicare drug coverage (Part D) premiums, deductibles, coinsurance, and other costs. Extra Help also limits your prescription drug copay amounts. Recipients can sign up for Medicare Part D any time of year, with no late enrollment penalty.

Benefits	QMB	SLMB/QI
Pays your Medicare Part A premium	✓	
Pays your Medicare Part B premium	✓	✓
Comes with Health Safety Net (HSN) coverage at acute care hospitals and community health centers (CHCs)	✓	✓
Helps you with prescription drug costs by automatically enrolling you in Medicare Part D Extra Help	✓	✓
Pays all costs of your Medicare Part A and Part B covered services, like Medicare deductibles, coinsurance, and copays	✓	
MassHealth card 	✓ Show your Medicare and MassHealth cards so providers know you are in the QMB program.	

## **Get a Medicare Coverage Checkup**

Your Medicare coverage needs may have changed. Want to know if you can save more money on your coverage or qualify for more benefits? The Serving the Health Insurance Needs of Everyone (SHINE) program can help! The SHINE program gives free health insurance information to all Medicare beneficiaries.

## **Schedule an appointment with a SHINE Counselor.**

They can answer questions about your coverage and benefits, and help you understand your options and make decisions.

**To find a SHINE counselor near you,** call MassOptions at (800) 243-4636, or visit [mass.gov/info-details/find-a-shine-counselor](https://www.mass.gov/info-details/find-a-shine-counselor).

## **KNOW YOUR RIGHTS: QMB Program Billing Protections**

If you're enrolled in the QMB program, it's against the law for Medicare providers to bill you for any services or items that Medicare covers. This means that

- You shouldn't pay any copays for doctor's visits or tests that Medicare covers.
- You shouldn't get a bill from doctors or hospitals that Medicare covers.

What if I am enrolled in QMB and I get a bill?

1. If you get a bill or are asked to pay a copay for a service Medicare covers, tell your provider or debt collector that you're in the Medicare Savings QMB program and you can't be charged for Medicare deductibles, coinsurance, or copayments. Show your Medicare and MassHealth cards so providers know you're in the Medicare Savings QMB program. The provider can contact Medicare with any questions about how to get payment.
2. If you already paid a bill for services or items that Medicare covers, you have the right to a refund. Contact your doctor or provider to find out how to get a refund.
3. If you joined a Medicare Advantage Plan, contact the plan to ask them to stop the charges.
4. If your provider won't stop billing you, call Medicare at 1-800-MEDICARE/(800) 633-4227, TTY: (877) 486-2048.

### **Need more help?**

- Call us at **(800) 841-2900, TDD/TTY: 711**, Monday through Friday, 8:00 a.m.–5:00 p.m.
- Schedule an appointment at [mass.gov/MassHealthAppointment](https://mass.gov/MassHealthAppointment).
- Visit a MassHealth Enrollment Center (MEC). MECs are open for limited walk-in visits Monday through Friday, 8:45 a.m.–5:00 p.m.