

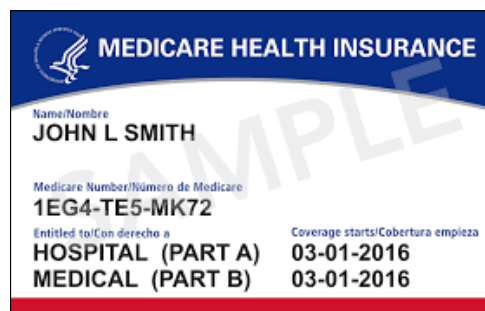
MEDICARE SAVINGS PROGRAMS

Want to save money on your Medicare Coverage?

Medicare Savings Program—also known as “MassHealth Buy-In” programs—are programs that help older residents and people living with disabilities save money on their Medicare coverage.

If you live in Massachusetts with limited income and assets and you’re eligible for Medicare, you may qualify for a Medicare Savings Program. Your monthly Medicare Part B premium is currently deducted from your Social Security benefit. If you qualify, a Medicare Savings Program will pay your monthly Medicare Part B premium. In some cases, a Medicare Savings Program may pay your out-of-pocket Medicare Part A and Part B costs and your Part A premium if you have one.

If you qualify for a Medicare Savings Program, you will also automatically qualify for Medicare Part D **Extra Help**. **Extra Help** is a program that will help pay for your prescription drugs under Medicare.



3 Easy Steps to See If You Qualify

1 Learn about the income and asset limits. If your income and assets are at or below the amounts listed here, you may qualify for help from one of several Medicare Savings Programs.

You are	Your income is at or below*	And your assets are at or below
Single Individual	\$1,771/month	\$15,940
Married Couple	\$2,396/month	\$23,920

*These amounts may increase as of March 1 of each year.

2 Call MassHealth’s Customer Service Center at (800) 841-2900, or TTY at (800) 497-4648. Ask for the simple, 2-page, “MassHealth Buy-In” application. You can also download the application online at: www.mass.gov/lists/applications-to-become-a-mashealth-member

3 Apply: Submit your completed application to MassHealth to see if you qualify.

For more information see the Frequently Asked Questions on the back of this flyer. You can also call MassHealth’s Customer Service Center at (800) 841-2900, or TTY at (800) 497-4648.



Frequently Asked Questions

If I qualify for a Medicare Savings Program, how much money could I save?

If you meet income and asset limits, a Medicare Savings Program would help pay for your Medicare Part B premiums. In 2021, that means that someone eligible for a Medicare Savings Program would save at least \$148.50 per month or \$1,782 per year. Depending on income and assets, some people eligible for a Medicare Savings Program might not have to pay for any services and items covered by Medicare, including deductibles and coinsurance. You will also get Extra Help paying for your Medicare Part D prescription coverage premium and Part D copays.

If this is a Medicare Savings Program, why is the application called “MassHealth Buy-In”? Aren’t Medicare and MassHealth separate programs?

In Massachusetts, Medicare Savings Programs are managed by MassHealth, the Commonwealth’s Medicaid program. MassHealth refers to these Medicare Savings Programs as “Buy-In.” That’s why the application is called the “MassHealth Buy-In application.”

What types of income and assets are counted in the application process?

Types of **income** that MassHealth looks at include: Social Security, pensions, annuities or trusts, and income from a job.

Types of **assets** that MassHealth looks at include: savings and checking accounts, money market accounts, cash value of certain life insurance policies, cash value of annuities, stocks, bonds, and mutual funds.

In most cases, primary home ownership is not counted as an asset in determining eligibility for a Medicare Savings Program. The MassHealth Buy-In application includes a section for listing both income and assets for you and your spouse if you are married.

When does coverage begin?

Once you qualify, your coverage begins on the first day of the next month. In some cases, coverage may begin as early as three months before the month you applied.

If I qualify for “MassHealth Standard,” will I get the Buy-In?

If you qualify for MassHealth Standard, your coverage could include the benefits of a Medicare Savings Program, also known as MassHealth Buy-In. Contact Customer Service for more information about your individual coverage.

How do I apply?

1 Get the application.

You can ask for a MassHealth Buy-In application by calling the MassHealth Customer Service Center at **(800) 841-2900**, or TTY at **(800) 497-4648**.

You can download a MassHealth Buy-In application from:
www.mass.gov/lists/applications-to-become-a-masshealth-member.

The screenshot shows the top portion of a form titled "MassHealth Medicare Savings (Buy-In) Programs Application for people who are eligible for Medicare". It includes the MassHealth logo and the Commonwealth of Massachusetts logo. Below the title, there is a section "Who can use this application?" with a small text block and a phone number. Another section, "Supplemental Nutrition Assistance Program (SNAP)", contains a checkbox and a note about the program. At the bottom, there is a "General Information" section with a partially visible URL.

2 Mail the completed application to:

MassHealth Enrollment Center
Central Processing Unit
PO Box 290794
Charlestown, MA 02129-0214

or

3 Fax it to: (857) 323-8300