



Commonwealth of Massachusetts

Executive Office of Health and Human Services

[www.mass.gov/masshealth](http://www.mass.gov/masshealth)

# **Medicare Savings Programs (MSPs)**

## ***Formerly known as the MassHealth Senior Buy-In and MassHealth Buy-In Programs***

### **What are Medicare Savings Programs (MSPs)?**

MSPs (formerly known as the MassHealth Senior Buy-In and Buy-In Programs) are programs that pay for some or all of the premiums, deductibles, copays, and coinsurance for Medicare beneficiaries. In Massachusetts, MSPs are run by MassHealth. We offer three different coverage types as part of the MSPs:

- **Qualified Medicare Beneficiary (QMB), formerly MassHealth Senior Buy-In:** MassHealth pays for the MassHealth pays for the Medicare Part A premium, if you have one (most people will not), and the Medicare

Part B premium and cost sharing (paying some of the costs of things like copays, deductibles, and/or premiums). If you have QMB, your medical provider can't bill you for Medicare copays and deductibles. This includes Medicare Advantage Plan providers. But you may still have to pay a pharmacy copay.

- **Specified Low-Income Medicare Beneficiary (SLMB) and Qualifying Individual (QI), formerly MassHealth Buy-In:** MassHealth pays for the Medicare Part B premium.

Enrolling in any of the MSPs also automatically means that you have drug coverage with low copays.

It also lets Medicare beneficiaries sign up for Medicare Part B at any point in the year, without paying any financial penalties for signing up late.

## **What is MassHealth?**



MassHealth is the Medicaid program in Massachusetts. Full MassHealth coverage helps pay for medical and behavioral health services for low-income children, adults, and seniors. Full MassHealth programs like MassHealth Standard include services that Medicare doesn't cover, like dental care, eyeglasses, hearing aids, nonemergency transportation, and long-term services and supports. (Some examples of long-term services and supports are personal care attendant [PCA] services, adult day health, and

services covered under the Frail Elder Waiver [FEW].) Many people on MassHealth do not have cost-sharing. Except for people who live in long-term nursing homes, most people on MassHealth don't have other out-of-pocket costs for covered services.

For more information, visit our [website](#).

## **How are MSPs different from full MassHealth programs?**

MSPs aren't insurance plans. They're programs designed to help lower the costs of your Medicare insurance coverage. MSPs are always combined with Medicare and don't offer any other coverage or services that Medicare doesn't provide.

Full MassHealth programs like MassHealth Standard and CommonHealth are health insurance programs. They can be used alone or combined with your Medicare coverage. Unlike MSPs, MassHealth provides coverage and services that Medicare doesn't offer.

Some people may qualify for Medicare, MSPs, and full MassHealth coverage.

## Qualifying for an MSP

### How do I get an MSP?

You may be able to get an MSP only, or to get both an MSP and MassHealth. To get an MSP, you must have countable income under the income limits in the table.

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

*\*Income limits change each year on March 1. The current FPL limits can be found 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).*

## No Asset Test for MSP-only

There's no asset test for any MSP benefit. MA21 doesn't check assets when evaluating a member or applicant for MSP-only eligibility. Any applicant or member whose case is determined in MA21 will be evaluated for MSP eligibility without checking assets.

## Qualifying for an MSP and MassHealth

**You may qualify for both an MSP and MassHealth if all of the following apply to you.**

- You are a Medicare beneficiary.
- Your income is less than or equal to 225% FPL.
- You meet the rules for MassHealth Standard or CommonHealth.
- For certain MassHealth benefits,\* you must meet the MassHealth countable asset limits of \$2,000 for single applicants and \$3,000 for married couples.

If your income is higher than 225% FPL and you meet the MassHealth countable asset limits, you may still qualify for full MassHealth coverage.

If your countable assets are higher than the MassHealth asset limits, but your income is under 225% FPL, we'll check to see if you qualify for MSP.

MassHealth and MSP have specific rules about how income and assets are counted. For example, under the asset counting rules, the

*\*There is no asset limit for CommonHealth.*

value of the home you own and live in, and the value of one car, aren't counted toward the asset limit. There are also other exclusions.

### **How do I know what to apply for?**

The best way to decide whether to apply for MassHealth and/or an MSP is to think about the type and cost of your medical care. Each person will have different options and decisions based on their own care needs.

### **Why would I want full MassHealth coverage and Medicare?**

Medicare doesn't generally cover the following services.

- Dental care
- Eyeglasses
- Hearing aids
- Nonemergency medical transportation
- Certain long-term services and supports
- Stays of more than 100 days in a skilled nursing facility

Full MassHealth coverage does include those services. If these services are important to you, you may want to apply for full MassHealth coverage. If you are over 65 or any age needing long-term services and supports

in the community or at a skilled nursing facility, use the Application for Health Coverage for Seniors and People Needing Long-Term-Care Services ([SACA-2](#)). If you are under 65, use the Application for Health and Dental Coverage and Help Paying Costs ([ACA-3](#)). These applications are longer and more complicated than the Medicare Savings Programs Application ([MHBI](#)), but they allow you to apply for coverage that might be more helpful for you.

### **Why would I want an MSP?**

If you want MassHealth to pay only for your Medicare costs, or if you know that you won't qualify for full MassHealth coverage, an MSP may be the best option for you. The application that is only for MSP is shorter and easier to complete than an application for full MassHealth coverage.

### **Does estate recovery apply to MSPs?**

No, estate recovery doesn't apply to MSPs. Your estate doesn't have to repay MassHealth for your MSP benefits after you die. This is true no matter which application you use to qualify for MSP. But if you have full MassHealth coverage,

MassHealth may try to recover from your estate the money we spent for your care. This is called estate recovery. For more information, please see

[mass.gov/estaterecoverydetails](https://www.mass.gov/estaterecoverydetails).

### **What should I do if a provider won't accept QMB and bills me?**

Under federal law, certain MassHealth benefits, including QMB, pay members' cost-sharing bills. State and federal law require providers to bill MassHealth, not individual MassHealth members, when their MassHealth benefits include paying for cost sharing.

If the provider sends you a bill or won't accept your QMB, contact Medicare at 1-800-MEDICARE/ (800) 633-4227, TTY: (877) 486-2048.

Also see MassHealth [All Provider Bulletin 386](#) about Illegal Billing of Qualified Medicare Beneficiary Members.

### **What if I want Health Safety Net and MSP?**

Members who qualify for an MSP will also receive Health Safety Net (HSN).

HSN pays acute care hospitals and community health centers for certain services to low-income Massachusetts residents that are not paid by other coverage. HSN can also pay Medicare copays and deductibles billed by hospitals or community health centers. Low-income patients must have income of 300% FPL or less to qualify for HSN, but there's no asset test.

HSN isn't health coverage or insurance. People whose health care costs are paid by HSN aren't enrolled in MassHealth.



## How do I apply?

Application Type	Who Can Use	When To Use
<u>Medicare Savings Program application (MHBI)</u>	Medicare beneficiaries	This application can be used only to apply for MSPs; it can't be used to apply for any other program.
<u>Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2)</u>	People 65 or of any age in need of long-term services and supports in the community or a long-term care facility.	This application can be used to apply for any MassHealth program, including full coverage and MSP.
<u>Massachusetts Application for Health and Dental Coverage and Help Paying Costs (ACA-3)</u>	People under 65 or are caring for a child under 19	This application can be used to apply for any MassHealth program, including full coverage and MSP.

# How to Get Help

You can get help the following ways:

## **1. Call MassHealth.**

Call us at (800) 841-2900, TDD/TTY: 711 to apply, ask questions, or update your information over the phone. MassHealth representatives are available Monday through Friday, 8:00 a.m.–5:00 p.m.

## **2. Visit MassHealth.**

You can also visit a MassHealth Enrollment Center (MEC). MECs are open for limited walk-in appointments from 8:45 a.m. to 5:00 p.m. You can also schedule an appointment with MassHealth. We encourage you to use MassHealth's [appointment scheduler](#) if you need help from a MassHealth representative.

## **3. Visit an enrollment assister.**

Help from an enrollment assister is free for everyone. Enrollment assisters, such as navigators and certified application counselors, are trained and certified people at organizations in your area. Find an enrollment assister near you at [Enrollment Assister Search](#).

## **4. Get help from a Serving the Health Insurance Needs of Everyone (SHINE) counselor.**

You can find your closest SHINE counselor through Aging Services Access Points (ASAPs). SHINE counselors can meet with you and help you apply for an MSP.

## **5. Read more about MSPs online.**

You can find more information at [mass.gov/info-details/help-paying-medicare-costs](https://mass.gov/info-details/help-paying-medicare-costs).