



Helpful Information about Medicare Savings Programs (MSPs)

Welcome to the Medicare Savings Programs (MSPs)!

MSPs are not insurance plans. They are programs run by MassHealth that can help lower your Medicare costs. There are two levels of benefits, based on your income, 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 you are	And your monthly income is*	You may be able to get
Single	Below \$2,478	QMB
	Between \$2,479 and 2,935	SLMB/QI
A married couple	Below \$3,349	QMB
	Between \$3,350 and \$3,966	SLMB/QI

**Income limits change each year on March 1.*

QMB and SLMB/QI Benefits

The level of benefits you can get depends on your income. 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 whether you can save more money on your coverage or qualify for additional benefits? The Serving the Health Insurance Needs of Everyone (SHINE) program can help! The SHINE program provides free health insurance information to all Medicare beneficiaries.

Schedule an appointment with a SHINE Counselor to

- 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.

KNOW YOUR RIGHTS: QMB Program Billing Protections

If you are enrolled in the QMB program, it is against the law for Medicare providers to bill you for any services or items that are covered by Medicare. This means that...

- You should not pay any copays for doctor's visits or tests that are covered by Medicare.
- You should not receive a bill from doctors or hospitals that are covered by Medicare.

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

1. If you receive a bill or are asked to pay a copay for a service that is covered by Medicare: 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 are 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 are covered by Medicare: You have the right to a refund. You should contact your doctor or provider to find out how to get a refund.
3. If you joined a Medicare Advantage Plan: You should contact the plan to ask them to stop the charges.
4. If your provider won't stop billing you, you should call Medicare at **1-800-MEDICARE ([800]-633-4227)**, TTY: (877) 486-2048.

Need more help?

Call MassHealth at **(800) 841-2900**, TDD/TTY: 711. Representatives are available Monday through Friday, 8:00 a.m.–5:00 p.m.

Or you can schedule an appointment at mass.gov/MassHealthAppointment.

Or you can visit a MassHealth Enrollment Center (MEC). The MECs are open for limited walk-in visits from 8:45 a.m. through 5:00 p.m.