



# 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 Medicare beneficiaries' premiums, deductibles, copays, and co-insurance. 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 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 is not permitted to bill you for Medicare copays and deductibles. This includes Medicare Advantage Plan providers. However, you can still be charged 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 provides 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 to low-income children, adults, and seniors. Full MassHealth programs like MassHealth Standard include services that Medicare does not cover, like dental care, eyeglasses, hearing aids, nonemergency transportation, and long-term services and supports. (Examples of long-term services and supports include, but are not limited to, personal care attendant [PCA] services, adult day health, and services covered under the Frail Elder Waiver [FEW].) Most people on MassHealth are not charged a premium. Other than people who live in long-term nursing homes, most people on MassHealth do not have other out-of-pocket costs for covered services.



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

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

MSPs are not insurance plans. They are programs designed to help lower the costs of your Medicare insurance coverage. MSPs are always combined with Medicare and do not offer any additional coverage or services that Medicare does not provide.

Full MassHealth programs like MassHealth Standard and CommonHealth are health insurance programs and can be used alone or combined with your Medicare coverage. Unlike MSPs, MassHealth provides additional coverage and services not offered by Medicare.

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.

If you are	And your monthly income is*	You may be able to get
Single	Below \$2,385	QMB
	Between \$2,386 and \$2,824	SLMB/QI
A married couple	Below \$3,237	QMB
	Between \$3,238 and \$3,833	SLMB/QI

\*Income limits change each year on March 1.

# Qualifying for an MSP and MassHealth

## If you're over age 65, you may qualify for both an MSP and MassHealth Standard if

- you are a Medicare beneficiary;
- your income is less than or equal to **\$2,385 per month (225% FPL)**; and
- you meet the MassHealth countable asset limits of **\$2,000** for single applicants and **\$3,000** for married couples. (MassHealth's countable asset limits are different from the limits for MSPs listed above.)

If your income is higher than 225% FPL and you meet the MassHealth countable asset limits, we will check whether you qualify for full MassHealth coverage, but your income will be too high for MSP.

If your countable assets are higher than the MassHealth asset limits, but your income is under 225% FPL, we will check whether you qualify for MSP, but your assets will be too high for MassHealth.

Note that MassHealth and MSP have specific rules about how income and assets are counted. For example, under the asset counting rules, the value of the home you own and live in, and the value of one car, are not counted toward the asset limit. There are also other exclusions.

## Regardless of age, you may qualify for both an MSP and MassHealth Commonwealth if

- you are a Medicare beneficiary;
- your income is less than or equal to **\$1,695 a month (135% FPL)**;
- there is no asset limit; and
- you meet all the other rules for Commonwealth.

## 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 medical care you receive. Each person will have different options and decisions based on their own care needs.

The different coverage options are as follows:

- 1) MassHealth with an MSP
- 2) MassHealth without an MSP
- 3) an MSP on its own

## Why would I want full MassHealth coverage in addition to Medicare?

Medicare does not generally cover dental care, eyeglasses, hearing aids, nonemergency medical transportation, certain long-term services and supports, or 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 using the Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2). This application is longer and more complicated but allows you to apply for coverage that might be more helpful for you.

## Why would I want an MSP?

If you only want MassHealth to pay for your Medicare costs, or you know you will not 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 does not apply to MSPs. Your estate does not have to repay MassHealth for your MSP benefits after you die. This is true no matter which application you use to qualify for MSP. However, if you have full MassHealth coverage, MassHealth may try to recover the money we spent for your care from your estate. This is called estate recovery. For more information, please see [mass.gov/estaterecoverydetails](https://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 obligations. 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 (800) MEDICARE, (800) 633-4227, TTY: (877) 486-2048.

## 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 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 is no asset test. HSN is not health coverage or insurance, and individuals whose health care costs are paid by HSN are not enrolled in MassHealth.

## How do I apply?

Application Type	Who Can Use	When To Use
<a href="#">Medicare Savings Program Application (MHBI)</a>	Medicare beneficiaries	This application can only be used to apply for MSPs; it cannot be used to apply for any other program.
<a href="#">Health Coverage for Seniors and People Needing Long-Term-Care (SACA-2)</a>	People age 65 or older who are caring for a child under age 19.	This application can be used to apply for any MassHealth program.

## How to Get Help

You can get help the following ways:

### 1. Call MassHealth

Call MassHealth Customer Service Center 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 counselor

You can locate your closest Serving the Health Insurance Needs of Everyone (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).