

## Medicare Savings Programs

Medicare Savings Programs (MSPs), also known as Medicare Buy-In programs, are state programs that assist you with paying your Medicare costs. There are three main programs\*, each with different benefits and eligibility requirements:

MSP	What costs does it cover?	Monthly Income Limit	Asset Limit
<b>Qualified Medicare Beneficiary (QMB)</b>	<ul style="list-style-type: none"> <li>Part A and B premiums</li> <li>Part A and B cost-sharing (deductibles, copayments, and coinsurances)</li> </ul>	Individual: \$1,153 Couple: \$1,546	Individual: \$8,400 Couple: \$12,600
<b>Specified Low-Income Medicare Beneficiary (SLMB)</b>	<ul style="list-style-type: none"> <li>Part B premium</li> </ul>	Individual: \$1,379 Couple: \$1,851	Individual: \$8,400 Couple: \$12,600
<b>Qualifying Individual (QI)</b>	<ul style="list-style-type: none"> <li>Part B premium</li> </ul>	Individual: \$1,549 Couple: \$2,080	Individual: \$8,400 Couple: \$12,600

**The income and asset limits listed about are the baseline federal income and asset limits for each MSP. Most states use these limits, but some states have different guidelines.** For example, Alaska, Connecticut, the District of Columbia (DC), Hawaii, and Maine have higher income limits. Alabama, Arizona, Connecticut, Delaware, Louisiana, Mississippi, New Mexico, New York, Oregon, Vermont, and DC do not have asset limits for MSPs. You should consider applying for the MSP even if you are over the limits, because some income and assets are not counted toward the limits.

\*Qualified Disabled Working Individual (QDWI) is a fourth MSP, which is available to some beneficiaries under the age of 65 who work. For more information, contact your State Health Insurance Assistance Program (SHIP) by calling 877-839-2675 and saying “Medicare” when prompted, or you can use the online SHIP Locator at [www.shiphelp.org](http://www.shiphelp.org).

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### How can I apply for an MSP?

You will need to apply through your local Medicaid office or other state agency that receives MSP applications. You can contact the agency in your state or your local State Health Insurance Assistance Program (SHIP) to learn how to apply. In some states applications can be submitted online, while in others they must be mailed. You will usually need to send in documentation with the application, such as copies of your Social Security card, Medicare card, birth certificate, and/or proof of income and assets. Do not send originals.

Once you apply for an MSP, you should hear back from your Medicaid office within about 45 days. If you do not receive a notice, follow up with the office where you applied. If you are approved for the MSP, it can take up to three months for your benefits to start. You will be reimbursed for any premiums you paid during those months.



You can find your local SHIP by calling 877-839-2675 and saying “Medicare” when prompted, or you can use the online SHIP Locator at [www.shiphelp.org](http://www.shiphelp.org).

### How do I keep my MSP from year to year?

If you are approved, you will need to renew your MSP every year. This is called recertification. If you do not receive a notice in the mail reminding you to recertify, contact your local Medicaid office and ask what you need to do to make sure you receive your MSP benefits in the following year.

Note that some states are automatically extending individuals’ MSPs through the COVID-19 public health emergency and are not expecting individuals to recertify to maintain their MSP. Contact your local Medicaid office to learn how the current public health emergency may be affecting MSP recertification. Your SHIP can also help.



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### What other benefits, rights, and protections come with the MSP?

- ✓ **If you enroll in an MSP, you will automatically get Extra Help**, the federal program that helps pay your Medicare prescription drug (Part D plan) costs.
- ✓ **The MSP allows you to enroll in Medicare outside of the regular enrollment periods.** If you missed your Initial Enrollment Period to enroll in Part B, the MSP will allow you to enroll in Part B during any time of the year. If you do not have premium-free Part A and are not enrolled in Part A, the QMB MSP may allow you to enroll in Part A without waiting for the General Enrollment Period, depending on your state.
- ✓ **If you have a Late Enrollment Penalty (LEP), the MSP can eliminate it.** Most people need this for Part B LEPs. However, if you have a Part A LEP and qualify for QMB, QMB will also eliminate your Part A LEP.
- ✓ **If you are enrolled in QMB, providers who accept Original Medicare or who are in network for your Medicare Advantage Plan cannot bill you for any Medicare cost-sharing.** This includes deductibles, copayments, and coinsurances for all Medicare covered services. If you have QMB and your provider bills you for services, let them know that you have QMB and should not be billed. If you continue to have problems, call your local Senior Medicare Patrol (SMP).



You can find your local SMP by calling 877-808-2468 or visiting [www.smpresource.org](http://www.smpresource.org)



**Remember: The MSP is available to all people with Medicare who qualify**, not just those who are enrolled in certain private plans.



## Where can I go for help with MSPs?

### State Health Insurance Assistance Program (SHIP):

- Contact your local SHIP to learn if you are eligible for an MSP in your state.
- Local SHIPs can also help you with your application and screen you for other Medicare cost assistance programs.

### Senior Medicare Patrol (SMP):

- Contact your local SMP if you have QMB and are consistently being billed for Medicare cost-sharing by a Medicare provider.
- SMPs empower Medicare beneficiaries, families, and caregivers to prevent, detect, and report potential Medicare fraud, abuse, and errors.

Local SHIP contact information	Local SMP contact information
<b>SHIP toll-free phone: 1-877-987-4463</b>	<b>SMP toll-free phone: 1-855-254-1720</b>
<b>SHIP local phone:</b>	<b>SMP local phone:</b>
<b>SHIP website: <a href="http://www.wvship.org">www.wvship.org</a></b>	<b>SMP website: <a href="http://www.wvship.org">www.wvship.org</a></b>
<b>To find a SHIP in another state:</b> Call 877-839-2675 (and say “Medicare” when prompted) or visit <a href="http://www.shiphelp.org">www.shiphelp.org</a>	<b>To find an SMP in another state:</b> Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a>

SHIP National Technical Assistance Center: 877-839-2675 | [www.shiphelp.org](http://www.shiphelp.org) | [info@shiphelp.org](mailto:info@shiphelp.org)  
 SMP National Resource Center: 877-808-2468 | [www.smpresource.org](http://www.smpresource.org) | [info@smpresource.org](mailto:info@smpresource.org)  
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