

# Medicare Savings Programs

**Presented by**



February 16, 2024

**Savings of more than \$3,000 a year!**



# PEOPLE POWER VICTORY!

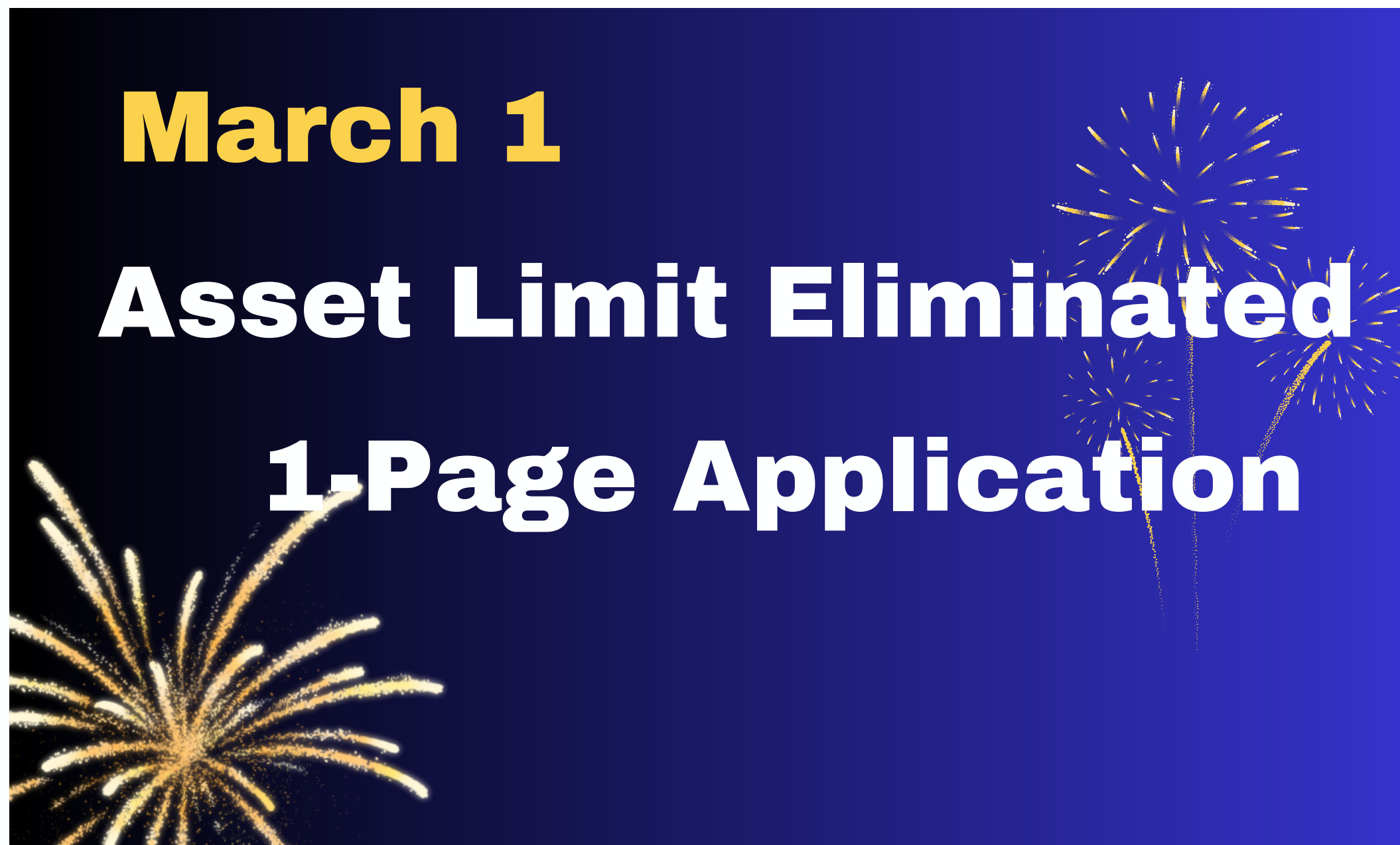
Eliminated the Asset Limit for All Medicare Savings Programs



**March 1**

**Asset Limit Eliminated**

**1-Page Application**





# WHAT WE WILL COVER

01

THE BASICS OF MEDICARE

04

02

MEDICARE SAVINGS PROGRAMS

05




03

3 PROGRAMS -  
2 LEVELS OF BENEFITS

06



# Medicare At-A-Glance

	<div><div>PART A Inpatient</div></div>	<div><div>PART B Outpatient</div></div>	<div><div>Part D Prescriptions</div></div>
Premium	\$0 for most (up to \$505)	\$174.70/ month	Varies ~ \$40 / month
Deductible	\$1,632 per benefit period	\$240 a year	Varies \$545
Copay/ Coinsurance	Hospital: \$0 - \$816 a day Rehab: \$0 - \$204 a day	20% for most services	20% Varies

**PREMIUM\$**



**No Hearing**

**DEDUCTIBLE\$**



**No Eye Care**

**CO-PAYMENT\$**



**No Dental**

**MEDICARE COVERAGE GAP\$**

# MEDIGAP

## Original Medicare + Medigap Supplement

- ✓ Higher premiums but **no** co-pays
- ✓ Freedom to choose doctors
- ✓ No referrals necessary
- ✗ Some routine services **not** covered (vision, hearing)
- ✓ Covered anywhere in US

VS

# MEDICARE ADVANTAGE

## Medicare Advantage Plan

- ✗ Generally lower premiums but **has** co-pays
- ✗ May be restricted to network
- ✗ May need referrals for specialists
- ✓ May include extra benefits (vision, hearing, fitness)
- ✗ Emergency services **only** outside service area





# MEDICARE SAVINGS PROGRAMS

## FORMERLY MASSHEALTH BUY-IN PROGRAMS

- Programs run by MassHealth that pay Medicare costs.
- Not insurance plans, they help with costs of coverage.
- Works with Medicare or Medicare Advantage.
- 2 levels of benefits based on income - NO Asset Limit
- Simple 1-page application!
- No estate recovery.

**MEDICARE SAVINGS  
PROGRAMS**



**GOLD**

**QMB + MASSHEALTH** (QUALIFIED MEDICARE BENEFICIARY PLUS MASSHEALTH)

- Pays All Medicare costs
- Provides additional coverage such as dental, vision, transportation



**SILVER**

**QMB** (QUALIFIED MEDICARE BENEFICIARY)

- Formerly MassHealth Senior Buy-In
- Pays ALL Medicare Costs of Medicare or Medicare Advantage



**BRONZE**

**SLMB/QI** (SPECIFIED LOW-INCOME MEDICARE BENEFICIARY/ QUALIFIED INDIVIDUAL)

- Formerly MassHealth Buy-In
- Pays SOME Medicare Costs



# SLMB/QI

**BRONZE**

**Individuals: \$2,844**

**Married Couples: \$3,853**

**225% FPL - No Asset Limit**

**1**

**Pays Monthly Medicare  
Part B Premium**

- Social Security will not deduct \$174.70 from check each month.

**2**

**Auto Enroll in Medicare  
Extra Help Program**

- Pays the monthly Part D premium up to \$43.53.
- Pays the Part D prescription deductible (if you have one).
- Limits Rx copays to \$4.50 for generics and \$11.20 for brand-name.

**3**

**Auto Enroll in  
Health Safety Net**

- Helps pay for care at Community Health Centers (CHC) and Hospitals.
- May pay for services not covered by Medicare such as dental and vision.
- May pay Medicare out-of-pocket costs if you get care at a CHC or Hospital.





**QMB**

**SILVER**

**Individuals: \$2,405**

**Married Couples: \$3,256**

**190% FPL - No Asset Limit**

**1**

**Pays Monthly Medicare  
Part B Premium**

**2**

**Automatically Enrolls  
in Medicare Part D  
Extra Help Program**

**3**

**Automatically Enrolls  
in Massachusetts  
Health Safety Net**

**4**

**Pays All Costs of  
Medicare Parts A and B**

- Pays all costs of Medicare-covered services and items including:
  - Doctor's visits - Medical tests - Skilled Nursing Facilities
  - Hospital stays - Ambulance trips - Durable medical equipment.
- It is against the law for providers to bill QMB beneficiaries



**A MASSHEALTH CARD WILL BE MAILED TO  
EVERYONE IN THE QMB PROGRAM**



**QMB**

**SILVER**

**QMB**

**Billing Protections**

## **Medicare and Medicare Advantage**

**QMB Pays All  
Costs of Medicare  
Covered Services**

**Against the law for providers  
to charge for Medicare-  
covered services, including  
copays or deductibles**

**MassHealth All Provider Bulletin 386**

<https://www.mass.gov/doc/all-provider-bulletin-386-masshealth-medicare-savings-programs-0>



# **SHINE PROGRAM**

## **GET A MEDICARE COVERAGE CHECK-UP!**

**Your Medicare coverage needs may have changed.**

**The SHINE program can help! The SHINE program provides free health insurance information to all Medicare beneficiaries.**

- To find a SHINE counselor near you**
- call MassOptions at (800) 243-4636 or**
  - visit [mass.gov/info-details/find-a-shine-counselor](https://mass.gov/info-details/find-a-shine-counselor)**



# **MEDICARE SAVINGS PROGRAMS RECAP**



**NOT INSURANCE  
PLANS -  
PROGRAMS TO  
PAY MEDICARE  
COSTS**



**WORKS WITH  
ORIGINAL  
MEDICARE AND  
MEDICARE  
ADVANTAGE**



**NO ASSET TEST  
AND  
NO ESTATE  
RECOVERY**



# Real Stories

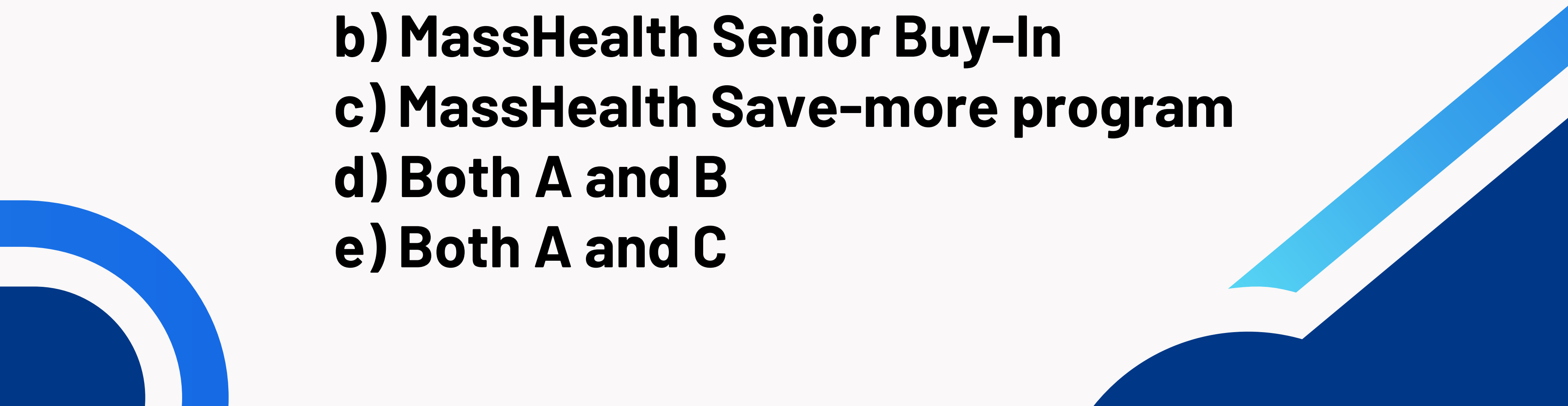


# Challenges



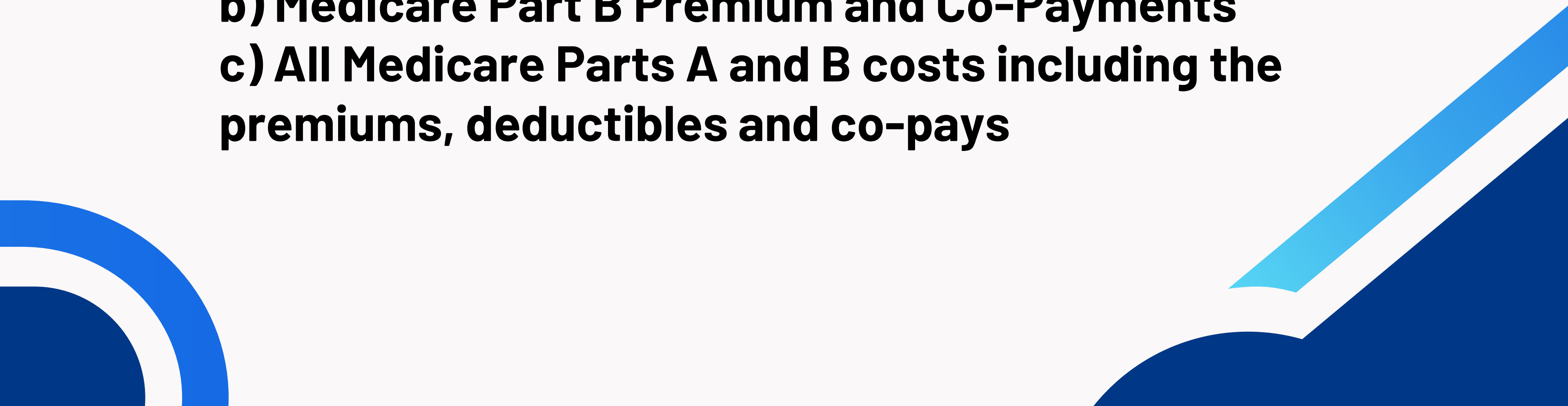


# **1) The Medicare Savings Programs were previously named**

- a) MassHealth Buy-In**
  - b) MassHealth Senior Buy-In**
  - c) MassHealth Save-more program**
  - d) Both A and B**
  - e) Both A and C**
- 

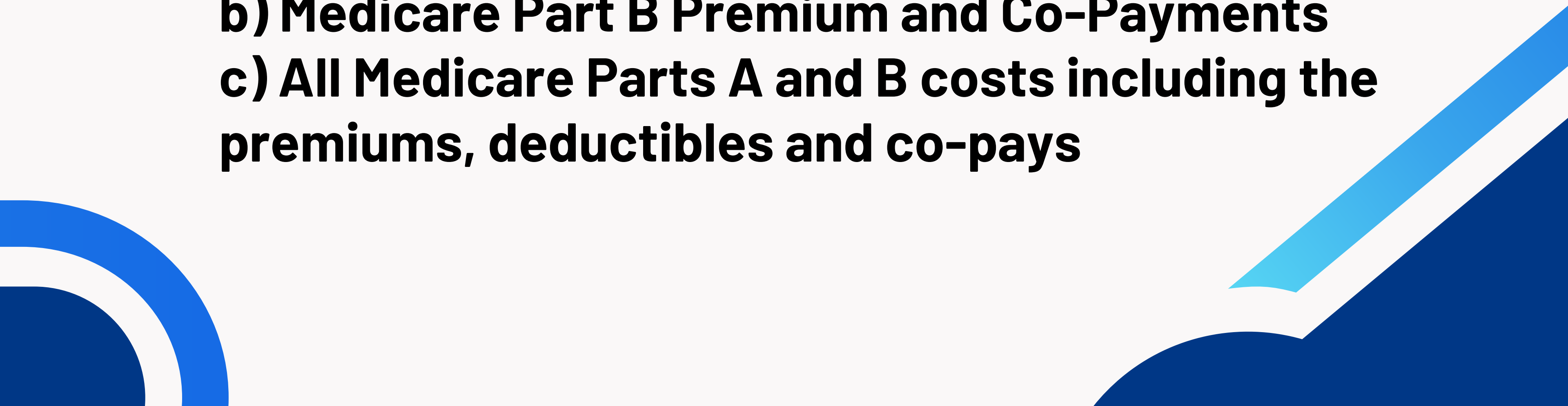


## **2) The QMB Program pays for**

- a) Medicare Part B Premium only**
  - b) Medicare Part B Premium and Co-Payments**
  - c) All Medicare Parts A and B costs including the premiums, deductibles and co-pays**
- 



### **3) The SLMB/QI Programs pays for**

- a) Medicare Part B Premium only**
  - b) Medicare Part B Premium and Co-Payments**
  - c) All Medicare Parts A and B costs including the premiums, deductibles and co-pays**
- 



**4) Who with the Medicare Savings Program will get a MassHealth Card mailed to them**

**a) Everyone in a Medicare Savings Program**

**b) Only people with QMB benefits**

**c) Only people with SLMB benefits**

**d) None of the above, you have to have MassHealth**







# Questions



# **WE ALL WANT TO AGE WITH DIGNITY AND RESPECT**

## **Update the MassHealth Asset Limit**

- **STOP COUNTING LIFE  
INSURANCE AS AN ASSET**
- **RAISE ASSET LIMIT TO  
\$10,000/\$20,000**

**We Don't Just Take It!  
We Take Charge!**







Massachusetts  
**SENIOR ACTION**  
Council