

Medicare Savings (Buy-In) Program Expansion

December 2019



Medicare Savings Programs (MSP)

What is Medicare Savings Programs (MSP)?

Medicare Savings Programs are federally funded program administered by each individual state. These programs are for people with limited income and resources and help pay some or all of their Medicare premiums, deductibles, copayments and coinsurance.

In Massachusetts, you'll recognize this program as the "MassHealth Buy-In" Programs. As part of the Medicare Savings Programs, Massachusetts offers three different coverage types.

MassHealth Medicare Savings (Buy-In) Programs Benefits

The MassHealth Senior Buy-In for Qualified Medicare Beneficiary (QMB):

- MassHealth pays for Medicare Part A premium (if the member has a Part A premium)
- MassHealth pays for Medicare Part B premium
- MassHealth pays for Medicare Part A and B cost sharing (co-insurance and deductibles)
- Automatic eligibility for the Medicare Part D Extra Help

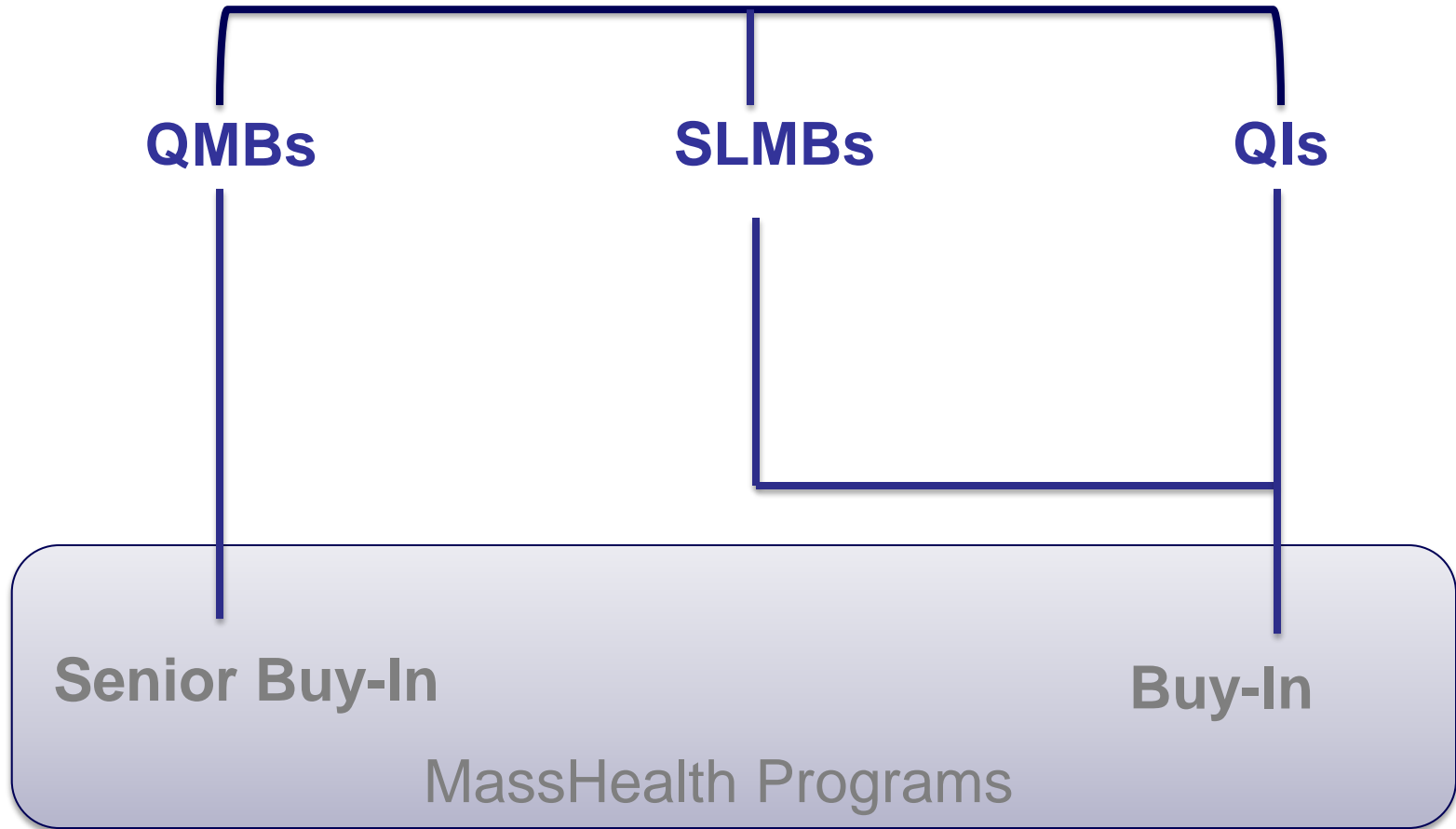
The MassHealth Buy-In for Specified Low-Income Medicare Beneficiaries (SLMB)

- MassHealth pays for Medicare Part B premium
- Automatic eligibility for the Medicare Part D Extra Help

The MassHealth Buy-In for Qualifying Individuals (QI)

- MassHealth pays for Medicare Part B premium
- Automatic eligibility for the Medicare Part D Extra Help

Medicare Savings Programs (MSP)





MSP/Buy-In Programs Eligibility Expansion

- The State Fiscal Year 2020 budget included language that expands eligibility for the MSP/Buy-In programs.
- The expansion criteria increases the income and assets/resource limits for these programs.
- The new limits will take effect January 1, 2020.
- It is estimated that about 25,000 Massachusetts residents with Medicare will be newly eligible for these programs under the expansion.
- Approximately 15,000 Buy-In members would now become eligible for the Senior Buy-In under the expansion.

Senior Buy-In Eligibility Expansion Details

Current Eligibility

- **Income below or equal to 100% of the Federal Poverty Level (FPL)**
 - \$1061/month for an individual
 - \$1430/month for married couples who live together
- **Asset/resource Limits**
 - \$7,730 for an individual
 - \$11,600 for married couples who live together

Expansion Eligibility (1/1/20)

- **Income below or equal to 130% of the Federal Poverty Level (FPL)**
 - **\$1374/month** for an individual
 - **\$1852/month** for married couples who live together
- **Asset/resource Limits**
 - **\$15,460** for an individual
 - **\$23,200** for married couples who live together

Note: Income amounts may change on March 1, 2020, and the asset/resource amounts may change on January 1, 2020.

Buy-In (QI and SLMB) Eligibility Expansion Details

Current Eligibility

- **Income below or equal to 135% of the Federal Poverty Level (FPL)**
 - \$1426/month for an individual
 - \$1923/month for married couples who live together
- **Asset/resource Limits**
 - \$7,730 for an individual
 - \$11,600 for married couples who live together

Expansion Eligibility (1/1/20)

- **Income below or equal to 165% of the Federal Poverty Level (FPL)**
 - **\$1738/month** for an individual
 - **\$2346/month** for married couples who live together
- **Asset/resource Limits**
 - **\$15,460** for an individual
 - **\$23,200** for married couples who live together

Note: Income amounts may change on March 1, 2020, and the asset/resource amounts may change on January 1, 2020.

Buy-In Programs Coverage Dates

MassHealth Senior Buy-In (QMB):

- QMB coverage begins the first day of the calendar month following the date of the MassHealth eligibility determination.

MassHealth Buy-In (SLMB, QI):

- SLMB coverage begins with the month of application and may be retroactive up to three calendar months before the month of application.
- QI coverage begins with the month of application and may be retroactive up to three calendar months before the month of application.

MassHealth Medicare Savings (Buy-In) Expansion Timeline

- A new Buy-In application will be available on January 1, 2020. Buy-In applications can be found at: <https://www.mass.gov/lists/applications-to-become-a-masshealth-member>
- The Buy-In application can **only** be used to determine eligibility for the Medicare Savings (Buy-In) Program and **cannot** be used to determine coverage for MassHealth medical benefits.
- Applications submitted before January 1, 2020 will use the current income and asset/resource limits.
- Beginning on 1/1/20, an individual may apply for Senior Buy-In using the new Buy-In application.

MassHealth Medicare Savings (Buy-In) Expansion Timeline

MassHealth is expanding the Buy-In programs in two phases:

Phase One, January 1, 2020:

- Incorporate the income and asset limits for individuals who have or are seeking Buy-in/Senior Buy-In only.
- MassHealth is working on a process to re-determine all members currently on Buy-In, using the new income limits to see if they would become eligible for Senior Buy-In.
- MassHealth is working on a process to automatically re-determine all members currently on a Buy-In **only** benefit, using the new income/asset limits to see if they would become eligible for Senior Buy-In. After 1/1/20 Buy-In **only** members can call MassHealth to request a re-determination to see if they are eligible for Senior Buy-In.

Phase Two:

- Expands income and asset limits for the Buy-In/Senior Buy-In portion of their benefits for individuals who have or are seeking Buy-In/Senior Buy-In **plus** full MassHealth.
- Target implementation date is currently under discussion.

Questions?