

# Medicare Savings Programs

## Want to save money on your Medicare Coverage?

A new state law in Massachusetts is expanding several Medicare Savings Programs (also known as "MassHealth Buy-in" programs).

These programs help older residents and people living with disabilities save money on their Medicare coverage.

If you are a Massachusetts resident with limited income and assets, who is eligible for Medicare, you may qualify for a Medicare Savings Program that will pay your monthly Medicare Part B premium, which is now deducted from your Social Security benefit. In certain cases, a Medicare Savings Program may also pay your out-of-pocket Medicare Part A and Part B costs and your Part A premium (if you have one).

Starting **January 1, 2020** the income and asset limits for the Medicare Savings Programs are increasing, meaning more people will be able to get help paying for Medicare.

If you qualify for a Medicare Savings Program, you will also **automatically qualify for Extra Help, a program that will help pay for your prescription drugs under Medicare.**

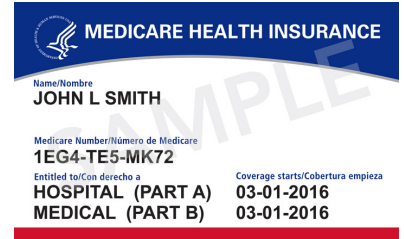
## 3 Easy Steps To See If You Qualify

- 1 Learn about the new income and asset limits:**  
If your income and assets are at or below the amounts listed here, you may qualify for help from one of several Medicare Savings Programs

You are	Your income is at or below*	And your assets are at or below
Single Individual	\$1,738/month	\$15,720
Married Couple	\$2,346/month	\$23,600

\*Note that these amounts may increase as of 3/1/20

- 2 Call** MassHealth's Customer Service Center by phone at **1-800-841-2900**, or TTY at **1-800-497-4648**, and request a simple, 2-page, "MassHealth Buy-In" application, or download one from: <https://tinyurl.com/MassMSP>
- 3 Apply:** **On or after January 1, 2020** submit your completed application to MassHealth to see if you qualify.



For more information see frequently asked questions on the back of the flyer, or call MassHealth's Customer Service Center by phone at 1-800-841-2900, or TTY at 1-800-497-4648

# Frequently Asked Questions

## **If I qualify for a Medicare Savings Program how much money could I save?**

How much you might save depends on a number of factors, but if you meet income and asset limits, your savings could be significant. Here's an example: A 79 year-old person with \$17,000 in Social Security income could see a drop in annual out-of-pocket health care costs from approximately \$6,000 per year to about \$600.

## **If I qualify, what part of my Medicare coverage can I get help with?**

It depends on your income and asset level and your current coverage, but if you qualify for a Medicare Savings Program, it will pay your monthly Medicare Part B premium, and in certain cases may also pay your out-of-pocket Medicare Part A and Part B costs and your Part A premium (if you have one). You will also get Extra Help paying for your Medicare Part D prescription coverage premium and Part D copays.

## **If this is a Medicare Savings Program, why is the application called "MassHealth Buy-In" – aren't Medicare and MassHealth separate programs?**

In Massachusetts, Medicare Savings Programs are managed by MassHealth, the Commonwealth's Medicaid program, so that's why the application is called the "MassHealth Buy-In application."

## **What types of income and assets are counted in the application process?**

Types of income that are used in deciding if you qualify are: Social Security, pensions, federal veterans' benefits, annuities or trusts, dividends and/or interest, income from a job, rental income and income from other sources. Types of assets that are used include: savings and checking accounts, a second car, certificates of deposit, stocks, bonds and mutual funds. (Primary home ownership is generally not counted as an asset in determining eligibility for a Medicare Saving Program.) The MassHealth Buy-In application includes a section for listing both income and assets for you and a spouse if you are married.

## **When should I apply?**

You should submit a completed MassHealth Buy-In application on or after January 1, 2020. If you apply before that date, your application will not be reviewed using the new higher income and asset limits.

## **When does coverage begin?**

If you qualify, your coverage begins on the first day of the calendar month after MassHealth determines your eligibility. In some cases, coverage may begin as early as three months before the month you applied.

## **If I apply for "MassHealth Standard" will I get the Buy-In?**

If you apply and qualify for MassHealth Standard, your coverage could include the benefits of a Medicare Savings Program, also known as MassHealth Buy-In. Contact Customer Service for more information about your individual coverage.

## **If I applied recently, should I reapply? What if I was denied in the past?**

If you applied for the MassHealth Buy-In before January 1, 2020, your application will not be reviewed using the new higher income and asset limit. If you applied for MassHealth Buy-In and were previously denied, you should review the new income and asset limits on the front of this flyer. If your income and asset limits are at or below those amounts, reapply on or after January 1, 2020.

## **How do I apply?**

You can request a MassHealth Buy-In application by calling the MassHealth Customer Service Center by phone at **1-800-841-2900**, or TTY at **1-800-497-4648**, or you can download one from: <https://tinyurl.com/MassMSP>

Mail or fax your completed application to:

**MassHealth Enrollment Center  
Central Processing Unit  
P.O.Box 290794  
Charlestown, MA 02129-0214**

**Or send by Fax to: 1-857-323-8300**



(Version: Dec. 2019)