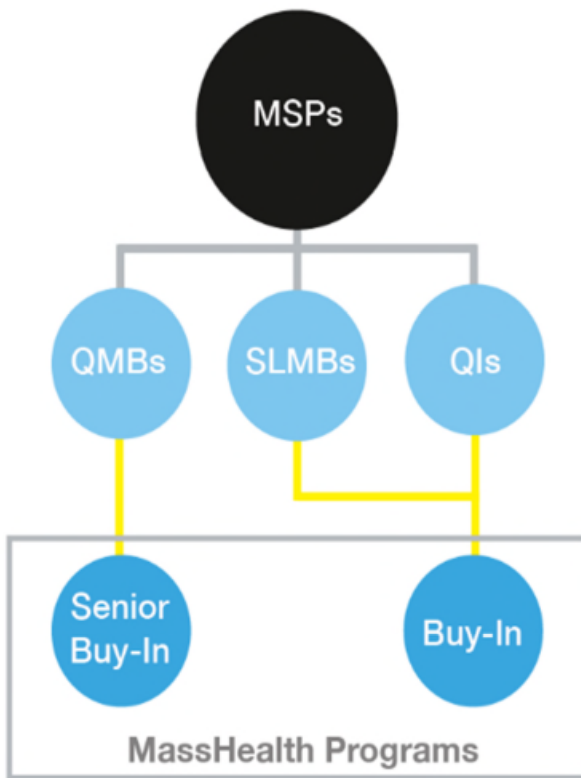


# 2021 Medicare Savings (Buy-In) Programs



## What are These Programs?

The Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB) and Qualifying Individual (QI) programs are federal Medicare Savings Programs (MSPs) which help low income elders and younger Medicare beneficiaries access Medicare benefits. In Massachusetts, the programs are called MassHealth Senior Buy-In (for QMBs) and MassHealth Buy-In (for SLMBs and QIs).

## Who is Eligible?

If you meet the program income and asset limits below, and meet the MassHealth immigration criteria, you are eligible for these programs. If you are under age 65 and on MassHealth Standard, you may qualify if you meet these income limits, without regard to the asset limit; no separate Buy-In application is required.

## What are the 2021 Program Income Limits?

QMB	SLMB	QI
Individual: \$1,396/month	Individual: \$1,610/month	Individual: \$1,771/month
Married Couple: \$1,888/month	Married Couple: \$2,178/month	Married Couple: \$2,396/month
<i>Countable income less than or equal to 130% of the Federal Poverty Level (FPL)</i>	<i>Countable income greater than 130% and less than or equal to 150% of the FPL</i>	<i>Countable income less than or equal to 165% of the FPL</i>

**Note:** The income percentages for each category were increased by 30% of FPL as of January 1, 2020. Also, the figures above are for monthly income **before** taxes and any applicable deductions. Program income limits increased as of March 1, 2021.

## What is Countable Income?

Countable income is your gross income minus \$20 if your only income is unearned. If you have earned income, deduct \$65 and divide by 2 to reach countable income.

## What are the 2021 Program Resource Limits?

Individual: \$15,940  
Married couple living together: \$23,920

Certain resources are not counted toward these limits, such as your principal place of residence, one car, a burial account up to \$1,500 per person, and more.

## What are the 2021 Program Benefits?

### All Programs:

- Pay Part B monthly premiums
- You will be eligible for a low income subsidy for Part D, Medicare's drug program

### Senior Buy-In:

- Pays Part A monthly premium where applicable
- Pays Part A and Part B deductibles
- Pays Part A and Part B co-payments\*

### Buy-In:

- Three months retroactive benefits in most cases

\*Senior Buy-In will pay Part A and Part B co-payments for Medicare services even if the services are not covered by MassHealth, as long as payments are to a MassHealth provider.

## How Do You Apply?

You may apply for these programs at any time. You may obtain application forms by calling 1-800-841-2900 or by downloading the "MassHealth Buy-In for people who are eligible for Medicare" application from <https://www.mass.gov/lists/applications-to-become-a-masshealth-member>, which was updated for 2020. If you need assistance applying, call SHINE (Serving the Health Insurance Needs of Everyone) at 1-800-243-4636. MassHealth has 45 days to process your application.

## Questions? Need Legal Help?

**Call the Medicare Advocacy Project to Apply for Free Legal Assistance:**

<b>Greater Boston Legal Services</b> 617-603-1700 Serving Essex, Middlesex, Norfolk, and Suffolk Counties	<b>Community Legal Aid</b> 855-252-5342 Serving Berkshire, Franklin, Hampden, Hampshire, and Worcester Counties	<b>South Coastal Counties Legal Services</b> 800-244-8393 Serving Barnstable, Bristol, Dukes, Nantucket, and Plymouth Counties
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