

## **MassHealth and Medicare – Information for Qualified Medicare Beneficiaries**

### **What do I need to do?**

MassHealth members who are eligible for Medicare at no additional cost, including Qualified Medicare Beneficiaries, are **required** to enroll in Medicare. If you are reading this, **you must apply for Medicare to keep your MassHealth benefits.**

**Please call the MassHealth Medicare Enrollment Support Project at (877) 925-1280, TDD/TTY: 711** for help setting up your Medicare application appointment with your local Social Security Office. If you do not call the Medicare Enrollment Support Project to set up a Medicare application appointment **within 60 days from the date of this notice, you could lose your MassHealth benefits.** You can attend your Medicare appointment in person or over the phone.

Even if you set up your own Medicare appointment with your local Social Security Office, it is important that you call the Medicare Enrollment Support Project to let us know so that your MassHealth benefits are not impacted.

When you go to your Medicare application appointment, make sure you show the Social Security Office the attached “**Information for the Social Security Office**” page. This page explains that you are a Qualified Medicare Beneficiary who is required to enroll in Medicare. This will help them process your application correctly. If you are attending your Medicare appointment over the phone, you should tell them what this page says.

### **What is Medicare?**

Medicare is the federal health insurance program for people who are 65 years and older, or younger than 65 with certain disabilities. MassHealth members who are eligible for Medicare can have both Medicare and MassHealth at the same time. Medicare pays for many hospital and doctor services, medical supplies, and prescription drugs. You might also be able to see more health care providers when you have both Medicare and MassHealth.

If you have both MassHealth and Medicare, Medicare is considered a liable third party for your health care expenses. This means Medicare is billed as your primary coverage and MassHealth is your secondary coverage.

### **What is the Medicare Savings Program?**

The Medicare Savings Program (MSP) helps cover Medicare costs for eligible MassHealth members. If you are a MassHealth member who is a Qualified Medicare Beneficiary (QMB), you are eligible for MSP. This means MassHealth will pay for your Medicare Part A and B premiums. You can also be on Medicare without paying any more than you currently pay for MassHealth.

You will also automatically get Extra Help, the federal program that helps pay your Medicare prescription drug (Part D) plan costs.

## Information for the Social Security Office

To Whom It May Concern:

MassHealth requires that I apply for Medicare as a Qualified Medicare Beneficiary (QMB).

Below is a citation from the Social Security Administration's Program Operations Manual (POMS) regarding Part A Enrollments for QMBs:

- HI 00801.140 Premium-Part A Enrollments for Qualified Medicare Beneficiaries (QMBs)  
– Part A Buy-In States and Group Payer States

### A. Background Part A and Part B Enrollments

**The Qualified Medicare Beneficiary (QMB) group is a Medicaid eligibility group through which states covers [sic] Medicare Part A (Hospital Insurance) and Part B premiums (Medical Insurance) and cost-sharing for low-income Medicare beneficiaries.** For more information on the QMB group and other related Medicare Savings Programs (MSPs), see [HI 00801.139](#) and [HI 00815.024](#).

**Medicare State Buy-in agreements facilitate the payment of Medicare premiums by States on behalf of their Medicaid recipients by removing enrollment period restrictions and any late premium enrollment penalties.** As outlined in [HI 00815.001](#), these agreements permit States to automatically enroll eligible individuals into Medicare Part B. All State Buy-in agreements include Part B for QMBs.