



Eligibility Operations Memo 20-03
January 1, 2020

TO: MassHealth Eligibility Operations Staff
FROM: Heather Rossi, Deputy Policy Director for Eligibility
RE: **Medicare Savings (Buy-In) Programs**

Background

The Medicare Savings (Buy-In) Programs (MSP) are federally funded programs that are administered by individual states that pay for some or all of their low-income Medicare recipients premiums, deductibles, copayments, and co-insurance. Massachusetts offers three different coverage types as part of the MSP: MassHealth Senior Buy-In for Qualified Medicare Beneficiaries (QMB), MassHealth Buy-In for Specified Low-Income Medicare Beneficiaries (SLMB), and MassHealth Buy-In for Qualifying Individuals (QI).

Summary of Changes

Effective January 1, 2020, MassHealth is expanding the MSP by increasing the income and asset limits for each coverage type.

Expanded Income Limits

- The countable income limit for the QMB program is increasing from at or below 100% of the federal poverty level (FPL) to **at or below 130%** of the FPL.
- The countable income limit for the MassHealth Buy-In for the SLMB program is increasing from greater than 100% and less than 120% of the FPL to **greater than 130% and less than or equal to 150%** of the FPL.
- The countable income limit for the QI program is increasing from equal to or greater than 120% and less than 135% of the FPL to **greater than 150% and less than or equal to 165%** of the FPL.

MassHealth regulations at 130 CMR 519.010 and 519.011 will be revised to specify the increased FPL percentages.

Expanded Asset Limits

The asset limits for MassHealth Senior Buy-In (QMB) and the MassHealth Buy-In programs (SLMB and QI) for 2020 are increasing to:

- Individual — \$15,720
- Married couple — 23,600

Coverage Start Dates

- QMB coverage start date is the first day of the calendar month following the date of the MassHealth eligibility determination.
- SLMB coverage begins with the month of application and may be retroactive up to three months before the month of application.
- QI coverage begins with the month of application and may be retroactive up to three months before the month of application.
- Current members receiving Buy-In-only benefits will be systematically redetermined with the March 2020 FPL change.

The coverage start date for the expanded eligibility for QMB and SLMB with the increased countable income and asset limits can be no earlier than January 1, 2020.

MassHealth Medicare Savings (Buy-In) Application

The MassHealth Buy-In (MHBI) application has been updated and will be available for applicants to complete as of January 1, 2020. The MHBI can only be used to determine eligibility for all of the Medicare Savings (Buy-In) programs. Applicants should use the Application for Health Coverage for Seniors and People Needing Long-Term-Care Services (SACA-2) to apply for full MassHealth coverage.

Previous versions of the MHBI will be obsolete as of January 1, 2020, but will be accepted until January 31, 2020.

The application can be found at www.mass.gov/lists/applications-to-become-a-masshealth-member.

Questions

If you have any questions about this memo, please have your MEC designee contact the Policy Hotline.