



Medicare Savings Programs & Extra Help

Learning outcomes

By the end of this lesson, participants will be able to effectively counsel clients on Medicare Savings Programs and Extra Help assistance.

Section 1: Tools & Rules

Low Income Assistance
Programs

SHIBA job aid: Rainbow Chart

	Program	Household size	
		1	2
Medicaid	SSI-Related Medicaid Income Limit (AKA Categorically Needy/CN Medicaid S01, S02)	\$963	\$1,435
	<i>SSI Resource Limit</i>	\$2,000	\$3,000
	MN – Medically Needy/Spenddown Income basis (S95, S99)	> \$963	> \$963
	<i>MN Resource Limit</i>	\$2,000	\$3,000
Medicare Savings Program (MSP)	MSP- QMB Income Limit 110% FPL (S03) <i>No Resource/Asset Limit as of 1/1/2023</i>	\$1,401	\$1,894
	MSP- SLMB Income Limit 120% FPL (S05) <i>No Resource/Asset Limit as of 1/1/2023</i>	\$1,526	\$2,064
	MSP- QI-1 Income Limit 138% FPL (S06) <i>No Resource/Asset Limit as of 1/1/2023</i>	\$1,752	\$2,371
Extra Help	Extra Help Income Limit 138% FPL <i>Apply for MSP to eliminate Resource/Asset Limit</i>	\$1,752	\$2,371
	Extra Help (effective 1/1/2024) Income Limit 138-150% FPL	\$1,903	\$2,575
	<i>Resource Limit</i>	\$17,220	\$34,360

What is a Medicare Savings Program?

Medicare Savings Program (MSP):

- MSPs are state programs that assist with paying Medicare costs.
- These are assistance programs, not insurance plans.

Key points about MSPs: Income & Assets

- Different programs have different income limits
 - Income limits are based on the Federal Poverty Level (FPL)
 - FPL changes every year. Take effect January 1.
- States may set their own income and asset limits
 - In Washington State, assets are not considered
- Income limits are tied to family size

Qualified Medicare Beneficiary (QMB)

State Pays:

- Part A and Part B premiums
- Deductibles

Client is exempt from balance billing for Medicare Part A & B charges.

To be eligible, income must be no more than:

- 110% of the Federal Poverty Level (FPL).

Specified Low-income Medicare Beneficiary (SLMB)

State Pays:

- Part B premium

To be eligible, income must be no more than:

- 120% of FPL.

Qualified Individual (QI-1)

State Pays:

- Part B premium

To be eligible, income must be no more than:

- 138% of FPL.

Application: screening & assistance

What do SHIBA volunteers do?

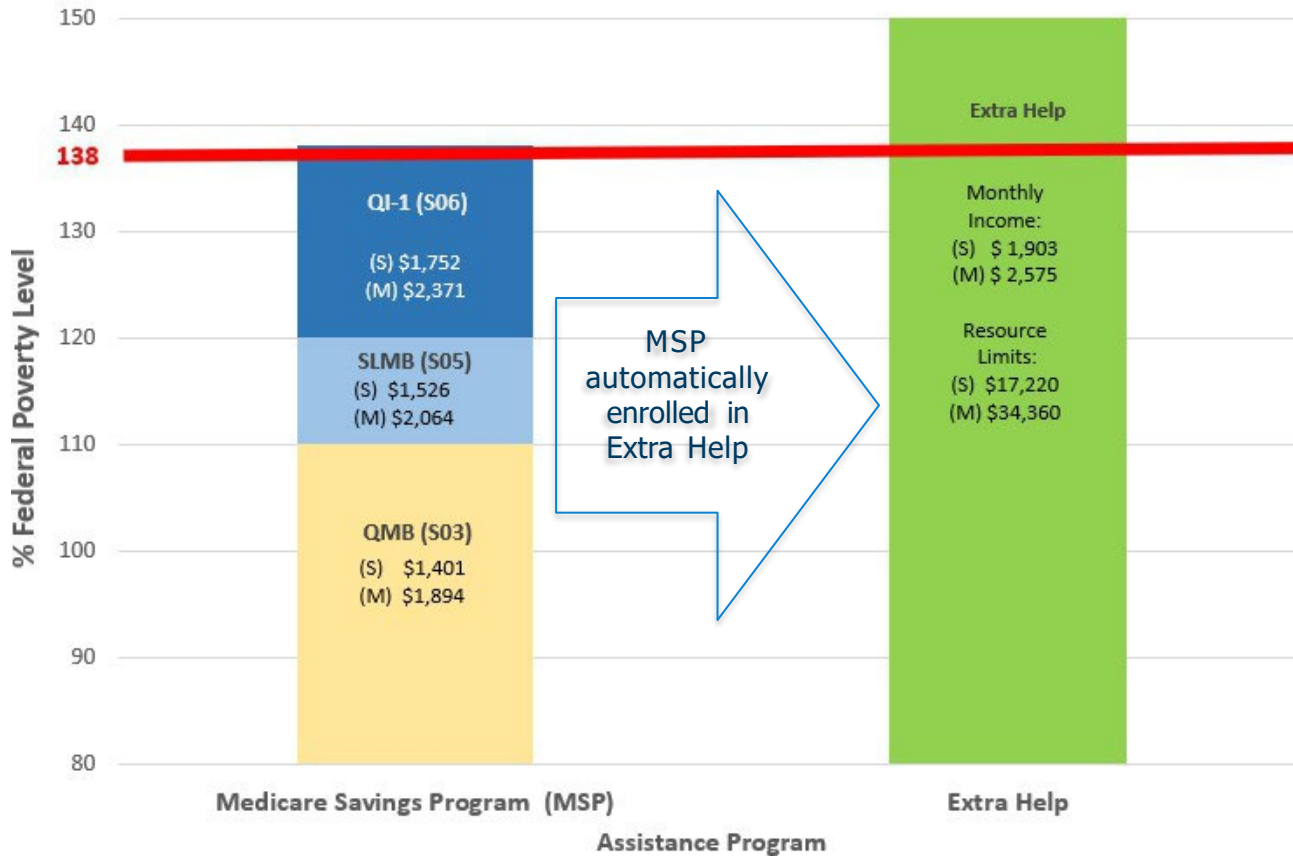
- Screen for income, as well as provide application assistance.

What does DSHS do?

- Review applications and send eligibility determination letters.

MSP & Extra Help

2024 Medicare Savings Program (MSP) & Extra Help
Comparison by FPL%



Extra Help basics

- Program of Social Security Administration (SSA).
- SSA determines eligibility.
- Primarily helps by lowering Part D costs.
- Estimated to save beneficiaries about \$5,900/year on average.

Extra Help basics

Applies to both Part D (PDP) and Medicare Advantage (MAPD) plans:

- \$0 plan premium for benchmark PDP plans, reduced premiums for other plans.
- \$0 Part D deductible.
- Maximum co-pays of \$4.90 for generic and \$12.15 for brand-name drugs on plan formulary.

Extra Help enrollment

- Clients enrolled in a Medicare Savings Program (MSP) are automatically enrolled in Extra Help.
- Clients with income level above MSP should apply for enrollment through Social Security

Extra Help beyond cost-savings & beyond

- Late enrollment penalties for Part D are waived.
- Special Enrollment Period (SEP)
 - Allows monthly change of Part D plan
 - Changes are effective the first of the next month.

Section 2: Counseling session

Counseling scenario

Audio Recording

Section 3: Conclusion

Learning outcomes assessment

1. Do you feel more confident explaining to beneficiaries the benefits provided by MSP?
2. Do you feel more confident articulating the eligibility criteria for the MSP?
3. Do you feel more confident explaining to beneficiaries the benefits provided by Extra Help?
4. Do you feel more confident articulating the eligibility criteria for the Extra Help?

Announcements & resources

First Thursday Lunch and Learn

1st Thursdays - 11:00 to Noon

Register through monthly training calendar

<https://www.trumba.com/calendars/shiba-volunteer-training>

February 6 D-SNPs with spenddowns

Mark Westenhaver (HCA) & Johnny Shults (HCA)

March 6 D-SNP special enrollment periods

Vanessa Sherrill (DSHS) &

Johnny Shults (HCA)

Have questions? Send in advance to:

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Resources

- [Medicare Savings Programs \(MSP\)](#)
- [Understanding the Extra Help with Your Medicare Prescription Drug Plan](#)