

Medicare Minute Script – May 2017 Medicare Savings Programs (MSPs)

Point 1: Understand what the Medicare Savings Programs offer.

Medicare Savings Programs (MSPs), also known as Medicare Buy-In programs, are state programs that assist you with paying your Medicare costs. These costs include premiums, deductibles, coinsurance charges, and copayments for Part A and Part B. There are three MSPs, each with different federal income and asset eligibility limits. States can raise these limits to be more generous, which allows more people to qualify for the benefits. All three MSPs cover your Part B premium, which means your monthly Social Security check will increase by around \$100 if you qualify for and enroll in one of these programs.

- **Qualifying Individual (QI)** has higher income and asset limits than the other MSPs. It pays for your monthly Part B premium.
- **Specified Low-income Medicare Beneficiary (SLMB)** pays for your monthly Part B premium.
- **Qualified Medicare Beneficiary (QMB)** has lower income and asset limits than the other MSPs. It pays for your Part B premium in addition to Medicare deductibles, coinsurance charges, and copayments. QMB also pays the Part A premium (up to \$413/month) if you do not have enough work history to qualify for premium-free Part A.

To learn if you qualify for an MSP, contact your State Health Insurance Assistance Program (SHIP). To locate your SHIP, call 877-839-2675 or visit www.shiptacenter.org. A SHIP counselor can help you find out if your income and assets are under your state's limits for an MSP. You should consider applying for these benefits even if you are over the limits because some income and assets are not counted toward the set limits. The names of these programs and how they work may vary by state. MSPs are not available in Puerto Rico and the U.S. Virgin Islands.

Point 2: Know how to apply for an MSP.

To apply for an MSP, you may need to apply to your local Medicaid office or other state agency that receives MSP applications. You or a SHIP counselor can contact the local Medicaid office to learn how to apply. Some states' applications can be submitted online, while others are submitted through the mail. You will usually need to send in documentation with the application, such as copies of your Social Security card, Medicare card, birth certificate, and/or proof of income and assets.

Once you apply for an MSP, you should hear back from your Medicaid office within about 45 days. If you do not receive a notice, follow up with the office where you applied. If you are approved for the MSP, it can take up to three months for your benefits to start. You will be reimbursed for any premiums you paid during those months.

Point 3: Know your rights and protections.

There are a few important things to know about MSPs.

1. Medicare Savings Programs are available to all people with Medicare, not just those enrolled in certain private plans.
2. If you are enrolled in QMB, providers who accept Original Medicare or who are in-network for your Medicare Advantage Plan cannot bill you for any Medicare deductibles, coinsurance charges, or copayments. If you have QMB and your provider bills you for services, let them know that you have QMB and should not be billed. If you have any problems, call your SHIP or 1-800-MEDICARE.

Take Action:

1. Contact your SHIP to learn if you are eligible for an MSP.
2. If you are eligible, find out how to apply and start to gather your paperwork.
3. If you are not eligible for an MSP, ask the SHIP counselor if there are other cost-assistance programs available for you.
4. Contact your Senior Medicare Patrol (SMP) if you suspect any Medicare fraud, such as if a plan promises to enroll you in a cost-assistance program only if you enroll in that plan and provide personal or financial information.

Local SHIP Contact Information	Local SMP Contact Information
<p>SHIP toll-free: 1-800-562-6900 SHIP email: shiba@oic.wa.gov SHIP website: www.insurance.wa.gov/shiba To find a SHIP in another state: Call 877-839-2675 or visit www.shiptacenter.org.</p>	<p>SMP toll-free: 1-800-562-6900 SMP email: shiba@oic.wa.gov SMP website: www.insurance.wa.gov/shiba To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org.</p>

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