

## MODULE 9: THE MEDICARE SAVINGS PROGRAMS

### Objectives

Below are the objectives established for *Module 9: The Medicare Savings Programs (QMB, QI, and QDWI)*. HIICAP counselors will learn about the Medicare Savings Programs (MSP), which assist people who have problems paying their Medicare premiums, deductibles, and coinsurances, and who have gaps in coverage. This is important information for counseling clients who have financial difficulties paying for a Medigap policy or other supplemental insurance.

### MEDICARE SAVINGS PROGRAMS (MSP)

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Many older adults and people with disabilities have low incomes, but many do not have incomes and assets low enough to qualify for Medicaid. Medicare Savings Programs (MSPs) provide relief for lower income seniors and individuals with disabilities by offsetting the costs associated with Medicare. The MSP is administered by the local Medicaid office. Each MSP pays for the Part B premium and, if the beneficiary has one, eliminates the Part B Late Enrollment Penalty (LEP). Depending on the MSP a beneficiary has, they may also be exempt from paying Medicare Part A and B coinsurances and deductibles. An additional benefit of MSP enrollment is automatic enrollment into Extra Help for Part D. Therefore, an MSP application can also result in Part D premium assistance and lower prescription drug copayments. The two main MSPs are:

- Qualified Medicare Beneficiary (QMB)
- Qualified Individual (QI)

Previously, there was a third MSP called the Specified Low-Income Medicare Beneficiary (SLMB). New York removed this level in 2023 in conjunction with its expansion of the MSP income limits, but SLMB continues to be available to beneficiaries in other states.

There is also an MSP called the Qualified Disabled and Working Individual (QDWI) program. QDWI operates differently than QMB and QI. For example, QDWI does not provide coverage of the Part B premium. Most of this chapter focuses on QMB and QI. QDWI is described in detail on pages 9-6 and 9-7.

**Although the Medicaid agency administers the Medicare Savings Program benefits, an MSP recipient does not have full Medicaid benefits unless she/he applies for Medicaid in addition to the MSP.** It is also important to note that individuals with Medicaid do not necessarily automatically receive the MSP. People who have QMB may apply for and receive Medicaid if they want services that Medicaid offers that Medicare may not, such as dental care and home care. Individuals with QI cannot have Medicaid at the same time as QI.

### Background

Congress first enacted Medicare Savings Programs as part of the Medicare Catastrophic Coverage Act of 1988. The programs were subsequently expanded by the Omnibus Budget Reform Act (OBRA) of 1990, the Balanced Budget Act of 1997 (BBA), and Medicare Improvements for Patients and Providers Act (MIPPA) of 2008. These programs are sometimes called the Medicare Buy-In or the Medicare Premium Payment Programs. In New York these programs are referred to as the Medicare Savings Programs (MSPs) to avoid confusion with the Medicaid Buy-In for Working People with Disabilities (MBI-WPD). For information about MBI-WPD, see Module 17, (HIICAP Notebook; *Medicaid*), <https://aging.ny.gov/hiicap-notebook>

The state and federal governments fund the Medicare Savings Programs jointly. The administrative costs for the programs (QMB, QI, and QDWI) are split between federal (50 percent), state (25 percent), and county (25 percent) governments. The costs of the benefits for QMB and QDWI are split the same way. However, QI benefits are fully federally funded. The state Medicaid office within the New York State Department of Health, the Office of Health Insurance Programs, administers all of these programs.

### Entitlement vs. Block Grant

- QMB and QDWI are entitlement programs. This means that anyone eligible for the benefit will be able to receive it. Previously, the QI program was funded by block grants and had to be reauthorized annually but in 2015, the Senate and Congress permanently funded the QI program.
  - A block grant program is different from an entitlement program. With a block grant, a specific amount of money is allocated to the state. Eligible beneficiaries receive benefits contingent on the availability of funds.

### What income is counted for MSP programs?

Since anyone eligible for an MSP is age 65+, blind, or disabled, the Medicaid rules for counting income under the DAB category (age 65+, blind, or disabled) are generally used. These are explained in Module 17, (HIICAP Notebook; *Medicaid*). <https://aging.ny.gov/hiicap-notebook> Individuals who apply for the MSP cannot choose which benefit they would like to apply for (QI or QMB). Applicants will be awarded whichever benefit they appear eligible for based on their income.

**WARNING** - Per [GIS 13 MA/05](#), as of March 2013, MSP applicants and recipients age 65 and older who are eligible for but are **not receiving Social Security retirement benefits must apply for Social Security as a condition of receiving the MSP.** (\*Please note exceptions below.)

Some people prefer to wait to apply for Social Security until after age 65 to increase their benefit. Beneficiaries who decide to apply while they are not collecting Social Security benefits will likely be denied the MSP. It is up to them to choose between electing the Social Security benefits to get the MSP and delaying both. See <http://www.wnylc.com/health/entry/185/>.

**Note:** \*The exception to the above requirement is if the individual is delaying Social Security retirement benefits because they are working Full Time as explained in [GIS 16 MA/12](#). [https://www.health.ny.gov/health\\_care/medicaid/publications/gis/16ma012.htm](https://www.health.ny.gov/health_care/medicaid/publications/gis/16ma012.htm)

\*During the Coronavirus (COVID-19) Emergency Period please note the following as per [GIS 20 MA/04](#).

#### Conditions of Eligibility:

- Individuals turning age 65 must not be required to apply for other benefits as a condition of eligibility, including but not limited to Social Security benefits.  
[https://www.health.ny.gov/health\\_care/medicaid/publications/docs/gis/20ma04.pdf](https://www.health.ny.gov/health_care/medicaid/publications/docs/gis/20ma04.pdf)

#### In addition:

- MSP cases have been systematically renewed (beneficiary is not required to return renewal paperwork) for all cases ending through May 31, 2023.
- MSP applicants are allowed to self-attest to all eligibility criteria, with the exception of immigration/identity.

## MSP benefits

Each MSP (QMB and QI) has different benefits, and the specific benefits associated with each MSP are outlined later on in this section. However, there are some benefits that are provided to every individual who is approved for the MSP, regardless of which specific benefit they are approved for. Benefits that apply to every individual with the MSP include:

- **Back door to Medicare Part D "Extra Help" or Low-Income Subsidy**

All MSP recipients are automatically enrolled in full Extra Help, the subsidy that makes Part D more affordable. With Extra Help, individuals should have no Part D deductible or donut hole. Their Part D premiums are subsidized, they are given a Special Enrollment Period (SEP) to change the way they receive their drug coverage (once per calendar quarter in the first 9 months of the year), and they pay fixed low copayments for their prescription drugs on their plan's formulary. Once they are enrolled in Extra Help by virtue of enrollment in an MSP, they retain Extra Help for at least the entire calendar year, even if they lose MSP eligibility during that year.

Many people who qualify for an MSP may otherwise not qualify for "Full" Extra Help. This is because individuals who apply directly for Extra Help must meet both an income eligibility limit and an asset eligibility limit. People applying for Extra Help via the Social Security Administration might be rejected for this reason. MSPs do not have an asset limit, and therefore can be a way for individuals to get Extra Help who would otherwise not qualify.

- **MSPs automatically eliminate Late Enrollment Penalties for Part B and cover the Part B premium**

When an individual delays timely enrollment in Part B and does not qualify for the Part B Special Enrollment Period, that individual may be assessed a Late Enrollment Penalty (LEP). A person with an LEP would typically have to pay the LEP for as long as they have Part B. Enrollment in an MSP automatically eliminates the LEP, even if the beneficiary later loses the MSP. Additionally, all MSPs cover the Part B premium. As long as a beneficiary has the MSP, they should not have to pay for their Part B premium. Some individuals who apply for the MSP may be eligible for retroactive benefits. For more information, see the sections below.

- **MSPs can enroll an individual into Medicare Part B**

If a person has Part A of Medicare but does not have Part B, she/he may utilize an MSP to enroll into Part B outside of an enrollment period. If a person is approved for the MSP and did not previously have Part B, then that individual will automatically be enrolled into Part B regardless of the time of year or the person's health care coverage history. The MSP effective date will be the same as the Part B effective date. For more information, you may refer to the following flier created by the Medicare Rights Center: <http://medicarerights.org/fliers/Part-B-Enrollment/Using-MSPs-to-Enroll-in-Part-B.pdf>

- **No Medicaid lien on estate to recover MSP benefits paid**

Generally speaking, states may place liens on the estates of deceased Medicaid recipients to recover the cost of Medicaid services that were provided after the recipient reached the age of 55. Since 2002, states have not been allowed to recover the cost of Medicare premiums paid under MSPs. Further, states may not place liens on the estates of Medicaid recipients who died after January 1, 2010 to recover costs for coinsurance paid under the QMB program for

services rendered after January 1, 2010. The federal government made this change in order to eliminate barriers to enrollment in MSPs.

See *NYS DOH GIS 10-MA-008 - Medicare Savings Program Changes in Estate Recovery* [http://www.health.ny.gov/health\\_care/medicaid/publications/gis/10ma008.htm](http://www.health.ny.gov/health_care/medicaid/publications/gis/10ma008.htm). The GIS clarifies that a client who receives both QMB and full Medicaid is exempt from estate recovery for Medicare cost-sharing expenses.

**Note: A person’s SNAP (Food Stamp) benefits may be reduced once they receive the MSP. However, their SNAP benefits will not be reduced immediately.**

Many people receive both SNAP (Food Stamp) benefits and the MSP. Income for purposes of SNAP/Food Stamps is reduced by a deduction for medical expenses, which includes payment of the Part B premium. Since approval for an MSP means that the client no longer pays for the Part B premium, their SNAP/Food Stamps income goes up, so the SNAP/Food Stamps go down. Here are some protections:

- Do these individuals have to report to their SNAP worker that their out-of-pocket medical costs have decreased? And will the household see a reduction in their SNAP benefits, since the decrease in medical expenses will increase their countable income?
  - The good news is that MSP households do NOT have to report the decrease in their medical expenses to the SNAP/Food Stamp office until their next SNAP/Food Stamp recertification. Even if they do report the change, or the local district finds out because the same worker is handling both the MSP and SNAP case, there should be no reduction in the household’s benefit until the next recertification. New York’s SNAP policy per administrative directive 02 ADM-07 is to “freeze” the deduction for medical expenses between certification periods. Increases in medical expenses can be budgeted at the household’s request, but NYS never decreases a household’s medical expense deduction until the next recertification. Most elderly and disabled households have 24-month SNAP certification periods.
  - Eventually, the decrease in medical expenses will need to be reported when the household recertifies for SNAP, and the household should expect to see a decrease in their monthly SNAP benefit. It is vital to stress that the loss in SNAP benefits is NOT dollar for dollar. For example, a \$100 decrease in out of pocket medical expenses would translate roughly into a \$30 drop in SNAP benefits.
  - See more info on SNAP/Food Stamp benefits at <http://wnylc.com/health/entry/99/#4> - 4 Special Benefits of MSPs and <http://otda.ny.gov/programs/food-stamps/>

**Note: If approved for the MSP, individuals who receive Medicaid or have the Medicaid Spend-Down may be pushed into a Spend-Down or may have an increased Spend-Down.** This is because if an individual is approved for the MSP, they will no longer pay for the Part B premium, and their income will increase by the amount of the Part B premium for the current year. If an individual’s Medicaid is affected by this additional income, she/he will receive a **Choice Notice** from the local Medicaid office if she/he applies for the MSP. The Choice Notice will explain how the individual’s Medicaid benefit will change if the person accepts the MSP. It gives the individual the option to either choose to take the MSP and to either be pushed into a Spend-Down or increase an already existing Spend-Down, or she/he can choose to decline the MSP and continue to have the same Medicaid benefit.

**QUALIFIED MEDICARE BENEFICIARY (QMB) PROGRAM BENEFITS AND APPLICATION**

- Medicaid will pay **both** the Medicare Part A and Part B premiums directly to Medicare. Only QMB covers both the Medicare Part A and Part B premiums.
- As a reminder, all individuals awarded the MSP will have their Part B Late Enrollment Penalty (LEP) eliminated, if they have one. In addition, individuals with QMB will also have their Part A LEP eliminated, if they have one.
- QMB recipients receive a Medicaid card even if they are not also receiving Medicaid. Their doctors and other providers may use the card to bill Medicaid for the beneficiary’s Medicare Part A and Part B coinsurance and deductibles.
  - Note: It is important to make sure that the client understands that QMB is not Medicaid. Some individuals may believe that they are awarded Medicaid since they receive a Medicaid card. QMB is not a type of insurance and does not have the same benefits as Medicaid. Unlike full Medicaid, the QMB program will not pay for Medicare-excluded services and supplies, such as dental care and eyeglasses.
- Doctors who are not Medicaid providers may not bill Medicaid for the Medicare coinsurances and deductibles. More importantly, providers may not bill a QMB recipient, regardless of whether Medicaid decides to pay the provider. This is because there are balance billing (improper billing) protections in place for all individuals with QMB. See <http://www.medicaid.gov/Federal-Policy-Guidance/downloads/CIB-01-06-12.pdf> and <http://wnylc.com/health/entry/99/>.
- **Income limit - 138% Federal Poverty Level (\*amounts listed include a standard \$20 income disregard)**
  - **Individuals:** Monthly income less than \$1,697\* (2023)
  - **Couples:** Monthly income less than \$2,288\* (2023)
- There is **no resource test** if applying for QMB only
- Must be entitled to or eligible for Medicare Part A
  - **If the applicant does not have both Medicare Part A and Part B they must apply for QMB using the Part A buy-in process**, described at end of this Module.
- Like all MSPs, applicants can apply by mail or in person by using the DOH-4328 application. No face-to-face interview is required if applying for the Medicare Savings Program only.
  - **If the applicant wants to apply for Medicaid and QMB**, applicants must complete a Medicaid application (LDSS 2921). No face-to-face interview is required.
- There is **no retroactive eligibility** for the QMB benefit. QMB effective dates should be the first of the month following the month of application

**QUALIFIED INDIVIDUAL (QI) PROGRAM BENEFITS AND APPLICATION**

- Medicaid pays Medicare **Part B premium only**
- **Income limit – 139 – 186% Federal Poverty Level (\*amounts listed include a standard \$20 income disregard)**
  - **Individuals:** Monthly income from \$1,698\*-\$2,280\* (2023)
  - **Couples:** Monthly income from \$2,289\*-\$3,077\* (2023)

- There is no resource test
- **Must have Medicare Part A.** Like all MSPs, applicants can apply by mail or in person by using the DOH-4328 application. No face-to-face interview is required if applying for the Medicare Savings Program only.
- Applicants **may not receive Medicaid and QI** at the same time.
  - Due to higher income, a potential QI recipient would have a Medicaid Spend-Down if they chose to apply for Medicaid. It is their choice whether to enroll in QI or Medicaid with a Spend-Down. This will depend on their need for Medicaid services not provided by Medicare, such as home care.
  - **If a person with Medicaid applies for the MSP and is eligible for QI, she/he should receive a Choice Notice.** The Choice Notice will notify them of their eligibility and need to choose between the MSP and Medicaid with a Spend-Down. It is up to the individual to decide if she/he wishes to have QI **or** Medicaid.
- Eligibility can be **retroactive** back to three months before the month of application but must be within the same calendar year. The client will be reimbursed for Part B premium back to that date. For more details on retroactive benefits, see section below.

#### **QUALIFIED DISABLED AND WORKING INDIVIDUAL PROGRAM (QDWI) BENEFITS AND APPLICATION**

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- Medicaid pays the **Medicare Part A premium only-- not the Part B premium**
- **Must be a disabled worker under age 65 who lost Part A** benefits because of a return to work
- Unlike other MSPs, there are resource limits for QDWI. A beneficiary's income may be up to 200% Federal Poverty Level (\*amounts listed include a standard \$20 income disregard)
  - **Individuals:** Monthly income up to \$2,430\* (2023)  
Resources up to \$4,000 (2023)
  - **Couples:** Monthly income up to \$3,287\* (2023)  
Resources up to \$6,000 (2023)

- **Must be eligible for Medicare Part A and B**
  - Like all MSPs, beneficiaries may apply by mail or in person by using the DOH-4328 application.
  - **If a person wants to apply for Medicaid and QDWI**, they must complete a Medicaid application (LDSS 2921).
- Eligibility can be **retroactive** back to three months before the month of application, if income and resources were within limits.
  - Benefit is an **entitlement**. All those who are eligible will receive this benefit.

**Along with the MSP application, they must also include supporting documents. These documents include:**

- Copy of U.S. Birth Certificate, U.S. Passport or State ID (Driver’s License)
  - Note: If the applicant is not a U.S. citizen, the applicant must include a copy of their permanent resident card.
- Copy of Social Security Card
- Copy of Medicare Card
- Proof of Other Names (if applicable)
  - Copy of Marriage License or Death Certificate of spouse
- Proof of Home Address
  - Copy of Phone, Electric, or Rent bill with name and home address on it
- Proof of Income (all applicable sources)
  - Social Security Income (copy of current year’s Social Security award letter)
  - Income from Employment (3 pay stubs, if they are weekly pay stubs then must include 4 pay stubs)
  - Pension or Veterans’ Benefits (statement indicating amount and frequency of payment or 1099 form)
  - Income from Annuity (3 bank statements OR 1099 form)
- Retirement Account Dividends (3 bank statements OR 1099 form)
- Proof of Other Health Insurance Premium (ex: Medigap or HMO premium)
- Copy of Premium Statement or Bill

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## **QMB PART A BUY-IN -- ASSISTANCE FOR INDIVIDUALS WITHOUT FREE PART A OR PART B**

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At age 65, most people are eligible for Medicare Part A, but it is not always free. Some people have not worked the 40 quarters (10 years) needed to get premium-free Part A. These individuals can purchase Part A if they are a U.S. citizen or permanent legal resident and meet U.S. residency requirements. If these individuals have low incomes, they may qualify for the QMB program to pay their Part A premiums. By paying the premiums on behalf of these individuals, the federal Medicare program becomes the primary payer for their health care to preserve Medicaid expenses.

### **How can people without premium-free Part A obtain Medicare and QMB?**

In New York, the way someone can go about obtaining Medicare and QMB depends upon whether the person has SSI (Supplemental Security Income).

- **Individuals with SSI** should automatically be enrolled in full Medicaid, Medicare Parts A and B, and in QMB without needing to file an application. Medicare becomes their primary insurance and Medicaid becomes secondary in most instances.



- **Individuals who do not have SSI, Medicare Part A, and Medicare Part B** must apply for QMB using the **Part A Buy-In** process. These individuals may only have Medicaid or be uninsured.
  - **In order to be eligible for the Part A Buy-In, a beneficiary must:**
    - be at least 65 years of age and
      - a U.S. citizen or
      - lawfully admitted, permanent legal resident who has lived in the U.S. for at least 5 years in a row prior to qualifying.
      - meet the QMB income limits for the current year
- **The benefits of the Part A Buy-In include:**
  - enrolls beneficiary in Medicare Part A (Hospital Insurance),
  - enrolls beneficiary in Medicare Part B (Medical Insurance),
  - pays premium for both Parts A and B of Medicare
  - facilitates the beneficiary's enrollment into Medicare Part D (a Medicare private drug plan)
    - By virtue of having QMB, a beneficiary is also automatically deemed eligible for Full Extra Help with Part D drug costs. Extra Help also provides beneficiaries with a Special Enrollment Period to switch Part D drug plans.

Please note that if a person **already has Medicare Part B and does not have Medicare Part A**, then the person can apply for QMB directly without following the Part A Buy-In process. (Although this is the case, sometimes a beneficiary with Part B but not premium Part A will enroll in QMB but still not be bought into Part A.)

For more information about the Part A buy-in process, see the Medicare Rights Center's Step-by-Step Guide at: [http://www.medicarerights.org/fliers/Medicare-Savings-Programs/Medicare-Part-A-Buy-In-\(NY\).pdf?nrd=1](http://www.medicarerights.org/fliers/Medicare-Savings-Programs/Medicare-Part-A-Buy-In-(NY).pdf?nrd=1)

Also see the Social Security Administration's Program Operations Manual (POMS), at: <http://policy.ssa.gov/poms.nsf/lnx/0600801140>

Also see the 2004 State directive at: [https://www.health.ny.gov/health\\_care/medicaid/publications/docs/gis/04ma013.pdf](https://www.health.ny.gov/health_care/medicaid/publications/docs/gis/04ma013.pdf)

You can find more information about the Part B Buy-In Agreement through the Social Security Administration's Program Operations Manual (POMS): <http://policy.ssa.gov/poms.nsf/lnx/0600815000>.

For updates on MSP and links to other information, see <http://wnylc.com/health/entry/99/>.

### **Changes which made applying easier in New York State**

Some changes made it easier for people to get MSP benefits. As a HIICAP counselor, you have an opportunity to inform people who may be eligible about these benefits and help them apply. A large number of individuals who are eligible for the MSP do not receive these benefits.

- **NO RESOURCE LIMIT** – there hasn't been a resource test for QMB, SLMB, or QI in New York State since April 1, 2008.



**MAIL-IN APPLICATION** – Effective December 26, 2007, the face-to-face interview requirement was eliminated for the Medicare Savings Programs. Individuals may apply using the **DOH-4328** application. They can either mail or submit the application in person to the local department of social services. The form is available at: <https://www.health.ny.gov/forms/doh-4328.pdf> .

Applicants must include additional documents with the application (proof of income, state ID, proof of address, copy of their Medicare card along with other documents). For a full list of the additional documents they must submit, see above section.

**If an applicant wishes to apply for Medicaid in addition to QMB, SLMB, or QDWI, applicants must complete a Medicaid application (LDSS 2921)** (download at <https://www.health.ny.gov/forms/doh-4220.pdf>.)

**As of April 1, 2010, a face-to-face interview is no longer required.** (See State directive at [https://www.health.ny.gov/health\\_care/medicaid/publications/docs/adm/10adm-4.pdf](https://www.health.ny.gov/health_care/medicaid/publications/docs/adm/10adm-4.pdf)

The application may be mailed or brought to the local Medicaid office. If all required documents (citizenship, identity, income, resources) are not submitted with the application, the local Medicaid office will request them from the applicant, and must allow 10 days for the applicant to submit them.

- Medicaid is not available to QI beneficiaries. If their assets are within the Medicaid limits, they must choose between Medicaid with a Spend-Down or QI.
- Applications for all of these programs may be downloaded.
  - **MSP only (DOH-4328)** –the form is available at <https://www.health.ny.gov/forms/doh-4328.pdf> .
  - **Medicaid application (LDSS 2921)** -<https://www.health.ny.gov/forms/doh-4220.pdf>

**Some people should be automatically enrolled in- or considered for- an MSP:**

- SSI recipients should automatically receive the MSP QMB. Clients receiving even \$1 of **Supplemental Security Income** should be automatically enrolled into the QMB program once they become eligible for Medicare, under New York State’s Medicare Savings Program Buy-in Agreement with the federal government. The first month an individual has both Medicare and SSI, she/he should be automatically given the QMB benefit. This means that SSI recipients who do not have Medicare Parts A or B should automatically be enrolled in both programs through the Buy-In program. Contact your local DSS if an SSI recipient is being charged for a Medicare premium— this is an error and needs to be corrected.
- **Note:** Medicare beneficiaries with SSI should not have to apply for the MSP. If there is an enrollment issue, then they should contact the local Medicaid office.
- Clients who are **already eligible for Medicare when they apply for Medicaid** should be automatically assessed for MSP eligibility when they apply for Medicaid, even without specifying they want MSP on their Medicaid application. (NYS DOH 2000-ADM-7 and GIS 05 MA 033).

The Medicare Improvements for Patients and Providers Act (MIPPA) requires local Medicaid programs to contact anyone who applied to the Social Security Administration (SSA) for Extra Help, whether in person or online. MIPPA requires an application for the federal Extra Help or Low Income Subsidy (LIS) program to be considered an application for the Medicare Savings Program (MSP). The effective date of the MSP application must be the same date as the Extra Help application. Signatures will not be required from clients. In cases where the SSA data is

incomplete, NYSDOH will forward what is collected to the local district for completion of an MSP application. The State implementing procedures are in [DOH 2010 ADM-03](#).

**Can MSP benefits be retroactive?**

Once someone is awarded the MSP, the MSP benefits may be retroactive. This means a few things for beneficiaries with the MSP. **The retroactive date is different for each MSP:**

- **Individuals awarded QMB** should have an MSP effective date starting the first of the following month after they submitted their MSP application. For SSA data-sharing applications, the MSP is retroactive to the month following the month the Extra Help application was filed with SSA, and
- **Individuals awarded QI** may have an effective date of up to three months before the month they submit their application. However, retroactive benefits only apply to months within the same calendar year. For SSA data-sharing applications, the MSP is retroactive to the month of the Extra Help application filed with SSA, and up to three months before if client was eligible.
  - Example: Ms. Johnson applied for the MSP benefit in February 2023. She found out in April that she was awarded QI. Ms. Johnson should have an MSP effective date of January 2023. Ms. Johnson should be reimbursed for all of the Part B premiums she had paid since January 1<sup>st</sup>.

If a person is awarded the MSP then she/he may have retroactive benefits:

- Individuals who utilize the MSP to enroll into Part B may be retroactively enrolled into Part B. Applicants who are approved for the MSP who did not have Part B prior to applying will have a Part B effective date that matches their MSP effective date. Therefore, in the aforementioned example, if Ms. Johnson did not previously have Part B of Medicare and was approved for QI, both her MSP effective date and her Part B effective date would be January 2023.
- Individuals should be reimbursed any Part B premiums paid after their MSP effective date.
- Individuals who are approved for the MSP and are then deemed eligible for Extra Help should also have an Extra Help effective date that matches their MSP effective date. Therefore, their Extra Help benefits should also be retroactive.

**2023 MEDICARE SAVINGS PROGRAMS SUMMARY CHART**

Name of Program	Benefit (What Medicaid Pays)	Monthly Income Eligibility (**amounts listed include a standard \$20 income disregard)		Resource Limits		Retroactive?
		Individual	Couple	Individual	Couple	
<b>Qualified Medicare Beneficiary (QMB) 100% FPL</b>	Medicare premiums, deductibles and coinsurance  People 65+ eligible for but without Medicare may enroll in Part A, B	Under **\$1,697	Under **\$2,288	None	None	No - effective in month following month of application

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	& QMB through Buy-In					
<b>Qualified Individual (QI)</b> <b>135% FPL</b>	Medicare Part B premium	**\$1,698 to \$2,280	**2,289 to \$3,077	None	None	Yes - 3 months but in same calendar year
<b>Qualified Disabled and Working Individual (QDWI)</b> <b>200% FPL</b> Under age 65 only	Medicare Part A premium	Under **\$2,430	Under **\$3,287	\$4,000	\$6,000	Yes - 3 months before month of application

## Sources of Assistance

New York State Medicaid Helpline (NYS Dept. of Health) 1-800-541-2831

NYS OFA HIICAP Hotline 1-800-701-0501

Medicare Hotline 1-800-MEDICARE  
1-800-633-4227

NY Connects 1-800-342-9871

Managed Care Consumer Assistance Program (MCCAP)

### Technical Assistance Hotlines:

- Community Services Society Community Health Advocates 1-888-614-5400
- Empire Justice Center/Legal Services for the Elderly,  
Disabled of Western New York (Upstate and Long Island Only) 1-800-635-0355
- The Legal Aid Society Hotline 1-888-500-2455  
(NYC and Long Island) 1-212-577-3575
- Medicare Rights Center HIICAP Hotline 1-800-480-2060
- New York Legal Assistance Group (NYC only) 1-212-613-5000
- Evelyn Frank Legal Resources Program at NYLAG  
– NYC Hotline or [eflrp@nylag.org](mailto:eflrp@nylag.org) 1-212-613-7310

Check for news items and information on <http://nyhealthaccess.org> - a joint project of Empire Justice Center, Legal Aid Society, and Selfhelp Community Services.

*NOTE: To view and/ or print the MSP application go to;*

<https://www.health.ny.gov/forms/doh-4328.pdf>

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