



Getting Medicare right

Medicare Savings Programs (MSP) NY

How to screen clients for benefits and help them enroll in MSP in NY

About the Medicare Rights Center

The Medicare Rights Center is a national, nonprofit consumer service organization that works to ensure access to affordable health care for older adults and people with disabilities through:

- Counseling and advocacy
- Educational programs
- Public policy initiatives



Learning objectives

- **Identify** key benefits of Medicare Savings Programs (MSP) & Extra Help
- **Determine** client eligibility for MSPs through screening criteria
- **Explain** how MSPs interact with other assistance programs
- **Submit** applications and renewals through Medicare Rights Center

Medicare basics

Medicare eligibility - 65+

After turning 65, individuals qualify for Medicare if they—

- Collect or qualify to collect Social Security or Railroad Retirement benefits

OR

- Are a current U.S. resident as a—
 - U.S. citizen
 - OR, have legally resided in the U.S. for five consecutive years prior to applying for Medicare

Medicare eligibility - Under 65

Individuals **under 65** qualify for Medicare if they–

- Received Social Security Disability Insurance (SSDI) or Railroad Disability Annuity for total disability for 24 months
- Have amyotrophic lateral sclerosis (ALS)
 - Automatically eligible the 1st month client with ALS receives SSDI

OR

- Have End-Stage Renal Disease (ESRD or kidney failure) with enough Medicare work history

Medicare parts and costs

Part A **Hospital insurance**

Hospital/inpatient
benefits

Part B **Medical/doctor insurance**

Doctor/outpatient
benefits

Part C **Medicare Advantage**

Includes Parts A, B, and
D and are run by private
insurance companies

Part D **Prescription drug coverage**

Outpatient prescription
drugs and run by private
insurance companies

Included in Original Medicare

Premium Costs

Most have no
premium but those
that do must pay up
to \$565 per month

\$202.90/month in
2026

Varies by plan

Varies by plan
(2026 benchmark is
\$58.82 per month in
NY State)

Medicare Savings Programs (MSPs)

Types of MSPs

- Two MSPs with different income limits and benefits:
 - **Qualifying Individual (QI)**
 - Up to three months retroactive benefits in the same calendar year
 - **Qualified Medicare Beneficiary (QMB)**
 - Benefits will be effective first of the following month
- A person cannot choose which MSP they want, the MSP designation is determined by monthly income

MSP eligibility in 2026

Program	Monthly income limit		Asset limit	
	Single	Couple	Single	Couple
QI	\$2,494	\$3,375	No asset limit in New York State	
QMB	\$1,856	\$2,509		

- These eligibility limits include a standard \$20 disregard
- Income limits are based on the 2026 Federal Poverty Level (FPL).

Important MSP Budgeting Rules

- No Asset/Resource test for MSPs in NY
- Gross Social Security income is counted (**BEFORE** Part B premium deduction)
- Other health insurance premiums can be disregarded/deducted from income such as Medigaps, private dental plans, private vision plans, etc.

MSP core benefits

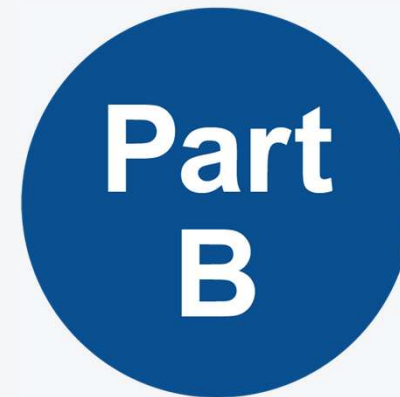
- Cover Part B premium (\$202.90) for 12 months
 - Approx. \$2,434.80 annual savings
- Auto-enroll clients into Extra Help (federal Part D subsidy program)
 - Approx. \$6,200 annual savings
- Eliminate Part B late enrollment penalties
- Allow applicant to enroll in Part B anytime of year



MSP and Extra Help provide combined savings of **more than \$8,600** annually!

Part B enrollment

- Enrolling in MSP will enroll person in Part B
 - Any time of year
 - Must have Part A
 - MSP effective date will be the new Part B effective date
- Enrolling in MSP permanently eliminates Part B late enrollment penalties



QI retroactive benefits

- QI can provide up to three months of retroactive MSP benefits (limited only to the same calendar year)

Example #1:

An MSP application submitted in May that is approved for QI level of MSP will be provided with a retroactive effective date of February 1st (full 3 months retroactive)

Example #2:

An MSP application submitted in February that is approved for QI level will only be provided with retroactive effective date to January 1st (only one month retroactive since QI cannot go into a previous calendar year)

QMB benefits

- No retroactive benefits
 - Benefits will be effective first of the following month
- Pays the Part B premium **but will also pay the Part A premium** for those who do not have enough work history for premium-free Part A
 - \$311/ month in 2026 (if less than 10 years of work history but more than 7.5 years)
 - \$565/ month in 2026 (if less than 7.5 years of work history)
- Can be used to enroll someone in Part A if they do not have it

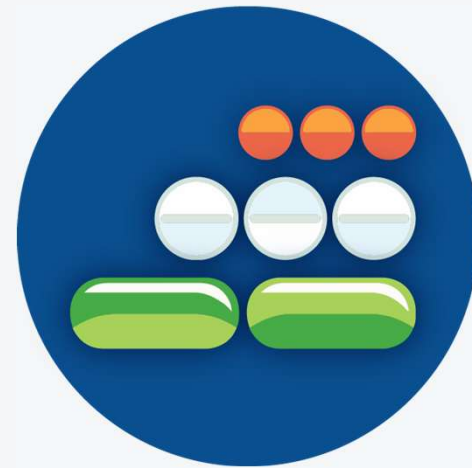
QMB benefits: Improper billing

- Refers to provider inappropriately billing a QMB beneficiary for Medicare deductibles, coinsurances, or copayments
- Federal law prohibits providers from billing QMB beneficiaries for any Medicare-covered services, even if:
 - Their providers do not accept Medicaid
 - They are enrolled in a Medicare Advantage (MA) Plan
 - Beneficiaries in MA Plans cannot be billed for cost-sharing if they have QMB or Medicaid and they see in-network providers
 - MA Plans are contractually obligated to ensure that their members who have QMB or Medicaid are not being improperly billed

Extra Help

Extra Help basics

- Federal program that helps pay deductibles, premiums, copays, and coinsurances associated with **Medicare Part D**
- Also known as the Low-Income Subsidy (LIS)
- People with SSI, Medicaid or MSP are automatically enrolled in Extra Help



Extra Help benefits

- **\$0 premium** in benchmark plans
 - 2026 NYS benchmark premium: \$58.82
- **\$0 deductible**
- **Copayments:** \$5.10 for generics and \$12.65 for brand names
 - For those with Medicaid copays are \$1.60 and \$4.90
 - Institutionalized individuals and those with home and community-based services have no prescription drug copays
- No copay after reaching \$2,100 in out-of-pocket drug costs
- Once-per-month Special Enrollment Period (SEP)
- Eliminates Part D Late Enrollment Penalty

Screening clients for MSP

Step 1: Check health insurance information

- Ask to see Medicare card
 - Check effective dates for:
 - Medicare Part A
 - Medicare Part B
- Check for other types of insurance
 - Medicaid
 - Medigap (Medicare Supplemental Insurance)
 - Retiree insurance
 - Prescription drug coverage
 - Managed long-term care



Step 2: Identify income sources

- Social Security Retirement or Disability Income (before deductions, including Part B premium deductions)
- Income from retirement accounts
 - Retirement related assets that pay out regular distributions (IRA, annuity, etc.)
- Pension Income
- Unemployment Insurance Benefits

Earned income disregard

- Income from current employment is subject to the earned income disregard
- Less than half of earned income is counted
- Subtract \$65 from gross earned monthly income
- Divide the remaining income by half

Example

\$3,065 average monthly gross earned income

\$1,500 is counted for MSP ($\$3,065 - 65/2$)

Step 3: Check marital status

- Single
 - Consider income of **applicant only**
- Married and living together
 - Consider income of **applicant and spouse** (even if the spouse is not applying for the program)
 - Check to see if spouse might be eligible for an MSP
 - Can apply even if one person is not Medicare-eligible
- Married and living separately
 - Consider income of **applicant only**

Step 4: Identify health insurance premiums

- Monthly health insurance premiums get subtracted from total income
- Types of health insurance premiums that count
 - COBRA
 - FEHB
 - Medigap
 - Dental plan
 - Vision plan
 - Private Long-term care plan
 - Medicare Advantage (health portion)
 - Part D plan (amount above NY benchmark, \$72.34)



Case example: MSP budgeting rules

Mr. J is single and receives \$2,500 in gross social security retirement benefits every month. Mr. J also has a Medigap plan and pays a monthly premium of \$200.

What would Mr. J's countable income be under MSP budgeting rules?



Case example: MSP budgeting rules

Mr. J's countable income would be **\$2,300** because the Medigap plan premium can be used as an income disregard.

	\$2,500 gross monthly income
-	<u>\$200 Medigap plan premium</u>
	\$2,300 countable income

Completing an MSP application

Paper Application

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[illegible]

MSP application form (closer look)

NEW YORK STATE DEPARTMENT OF HEALTH
Office of Health Insurance Programs

Medicare Savings Program Application

APPLICANT

Please print clearly and do not write in the dark shaded area.

First Name, Middle Initial, Last Name Michael S. Peters			Home Phone 111-222-3333		
Home Address Street 266 West 37th Street	Apt. No. 3rd Floor	City New York	State NY	Zip Code 10018	County New York
Is this a shelter? ☐ Yes ☒ No					
Mailing Address Street/P.O. Box (If Different from Above)	Apt. No.	City	State	Zip Code	County

NAMES

List your name first. Include aliases and maiden name. If necessary, attach an extra sheet to list all children.

First Name, Middle Initial, Last Name	Date of Birth (MM/DD/YY)	Sex	Social Security Number	Race/Ethnic Group (See Codes Below)
Self Michael S. Peters	1/1/1950	M	000-00-0001	
Spouse				
Child*				
Child*				

*If under 18 years of age.

Race/Ethnic Affiliation Codes: B: Black, Not of Hispanic Origin W: White, Not of Hispanic Origin H: Hispanic A: Asian or Pacific Islander I: American Indian or Alaskan Native U: Unknown O: Other

MSP application form (closer look)

CITIZENSHIP INFORMATION

Are you a U.S. citizen? ☒ Yes ☐ No
 If No, do you have satisfactory immigration status? ☐ Yes ☐ No *Include alien number, date of status, and date entered country, if applicable.*

Alien Number	Date of Status (DOS)	Date Entered Country (DEC)
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Is your spouse a U.S. citizen? ☐ Yes ☐ No
 If No, does your spouse have satisfactory immigration status? ☐ Yes ☐ No *Include alien number, date of status, and date entered country, if applicable.*

Alien Number	Date of Status (DOS)	Date Entered Country (DEC)
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MEDICARE INFORMATION

Applicant's Medicare Number (From Red and Blue Medicare Card)
 1AAA-2BB-3CCC

Do you have Medicare Part A? ☒ Yes ☐ No	Effective Date 01/01/2015	Do you have Medicare Part B? ☒ Yes ☐ No	Effective Date 01/01/2015
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Spouse's Medicare Number (From Red and Blue Medicare Card)

Does your spouse have Medicare Part A? ☐ Yes ☐ No	Effective Date	Does your spouse have Medicare Part B? ☐ Yes ☐ No	Effective Date
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Would you like us to consider providing retroactive reimbursement of your Medicare premium? ☒ Yes ☐ No

Do you or your spouse pay any health insurance premiums other than Medicare? ☐ Yes ☒ No

Who?	Monthly Amount \$
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Do you or your spouse pay child/spousal support? ☐ Yes ☒ No

Who?	Monthly Amount \$
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Do you or your spouse receive payments from or are named beneficiary of a trust? ☐ Yes ☒ No

Who?	Value \$
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MSP application form (closer look)

INCOME

List below all available income such as: salary, wages, pension, social security, severance pay, rental or business income, etc. If necessary, attach an extra sheet to list all sources of income.

Name of Applicant, Spouse, or Child Under 18	Who Provides the Money? (Name/Source of Income)	What Amount?	How Often? (Weekly, Every Two Weeks, Monthly, Other)
Michael S. Peters	SSA	\$1,250	Monthly

Do you want to receive notices in: ☒ English Only ☐ Spanish and English

CONSENT

I understand that by signing this application/certification form I agree to any investigation made by the Department of Social Services to verify or confirm the information I have given or any other investigation made by them in connection with my request for Medicaid. If additional information is requested, I will provide it.

SIGNATURES

Applicant/Representative Signature	<i>Michael S. Peters</i>	Date	03/11/2026
Spouse Signature		Date	
Representative Address			
City		State	Zip Code
Phone Number		Relationship	

Make copies of documents

- Proof of ID & DOB (if US Citizen)
 - Passport/Naturalization Papers OR
 - Birth Certificate OR
 - State ID
- Proof of ID & DOB (if not US Citizen)
 - Permanent Resident Card
- Social Security card
- Medicare card
- Proof of address (utility bill, rent bill or receipt, lease, government letter, etc.)
- Proof of income from all sources (SS award letter, pension statement, paystubs, etc.)
- Proof of other health insurance premium cost

Submit Application to LDSS

Sending MSP applications to Medicare Rights Center

- If you wish to have Medicare Rights review and submit your **clients paper MSP applications**, you can send MSP applications to us via one of the following methods:

1. File Transfer via Box.com

- Secure and HIPAA Compliant cloud-based platform that allows for the secure sharing and storage of files
- www.medicarerightscenter.app.box.com/f/ca086fb87a784ee784cbdb136f642450

2. Email to: msp@medicarerights.org

- Please PW protect pdf scans or encrypt email

3. Fax to: [1-844-641-0945](tel:1-844-641-0945)

- Fax to this line via regular fax methods or eFax
- We can access any faxes sent to this line electronically

4. Mail MSPs to:

**MSP Applications
Medicare Rights Center
266 West 37th Street, 3rd Floor
New York, NY 10018**

Medicaid Eligibility & Client Management System (MECM)

What is MECM?

- MECM is a new online eligibility and enrollment platform designed by New York State to serve the **non-MAGI population**
 - Integrated into the New York State of Health (NYSOH) Marketplace
- Modernizes eligibility, application, and enrollment processes for the non-MAGI population similar to how NYSOH modernized such process for the MAGI population
- Currently ONLY able to handle:
 - New MSP applications
 - New non-long-term care, & non-surplus, & non-MBI-WPD Medicaid applications
- MSP & Medicaid cases processed through MECM will also have their renewals processed through NYSOH so many cases will likely be auto-renewed

Online Portal experience

- Medicare Rights has been provided access to MECM's certified assistor portal
 - Through the assistor portal, Medicare Rights staff can submit online MSP applications without the client having to create a NYSOH account
- Medicare Rights has helped nearly 200 New Yorkers from across the State apply through the MECM application portal since December
- On average, takes 20 - 30 minutes on the phone to complete an MSP application and receive an eligibility determination
- Attestation-based, meaning no documentation is required unless the client is applying with an income disregard (e.g. a medigap premium) or there is an income mis-match that MECM identifies
- Most applications receive an immediate determination after being completed

How to refer a Client to Medicare Rights

- Clients can call Medicare Rights Helpline at **1-800-333-4114**
- MSP Questions
 - Email Giovanni Florez (gflorez@medicarerights.org)

MSPs and Medicaid

2026 MSP and Medicaid eligibility

Program	Monthly income limit		Asset limit	
	Single	Couple	Single	Couple
QI	\$2,494	\$3,375	No asset limit in New York State	
QMB	\$1,856	\$2,509		
Medicaid	\$1,856	\$2,509	\$33,038	\$44,796



For more information and help

Medicare Rights Center professional email:

- professional@medicarerights.org

Other Medicare Rights services:

- Consumer Helpline: (800) 333-4114
 - Spanish speaking counselors available



Thank you!