

## **Big Changes to Medicare Savings Program in Massachusetts!**

By Steve Craffey

Great news for Medicare recipients in Massachusetts! Thanks to the tireless efforts of seniors advocating for themselves and others, the state has expanded its Medicare Savings Program (MSP), making it easier for more people to save on healthcare costs. The income limits have increased, so more people can qualify. If your monthly income is below \$2,844 as a single person or below \$3,853 as a married couple, you could now be eligible.

Another major win is the removal of asset limits, effective March 1, 2024. Now, you can have savings or other assets and still qualify for MSP. This opens doors for even more people to get the help they need.

The Medicare Savings Programs (MSP) are not insurance plans; they are programs run by MassHealth that can help pay some or all of your Medicare costs. There are 2 levels of benefits based on your income, both offer substantial savings.

If you qualify, MSP will pay the monthly Medicare Part B premium on your behalf so the \$174.70 will no longer be deducted from your Social Security. Everyone will also automatically get Extra Help with prescription drug costs - limiting your prescription copays to \$4.50 for generics and \$11.20 for brand-name. Some beneficiaries will even get help with Medicare Part A and B deductibles, coinsurance, and copayments.

The elimination of the asset limit and expanded income limits mean more help for seniors and people with disabilities in Massachusetts, making healthcare more affordable. If you think you might qualify, or know someone who could benefit, check out the new rules and apply today by calling 617-284-1275!

### **Who Made This Happen? Meet Mass Senior Action Council!**

These changes didn't happen by chance. They happened because of the power of people—Mass Senior Action Council (MSAC) members who used their voices, organized, and fought for what was right. MSAC is a grassroots, senior-led organization that empowers older adults across Massachusetts to take action on the issues that matter most to them.

Our members are the heart of our organization. They took to the streets, met with lawmakers, and educated decision-makers about why the Medicare Savings Program needed to change. Through rallies, meetings, and persistent advocacy, they made it clear that seniors need better healthcare options. Because of their efforts, these new MSP benefits are now a reality!

MSAC empowers seniors to have a say in decisions that affect their lives. We focus on key issues like healthcare, affordable housing, transportation, and elder rights. We provide training to help seniors become leaders and advocates in their communities. Our members' persistence and people power make all the difference, whether advocating for better healthcare access, affordable prescriptions, or livable communities.

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