

# Want help paying your Medicare costs?



THE NEWLY EXPANDED MEDICARE SAVINGS PROGRAMS CAN HELP.

## Save more than \$3,000 a year in Healthcare Costs

Medicare Savings Programs (MSP), programs run by MassHealth, can help to pay for some or all of your Medicare and/or Medicare Advantage costs. These are not insurance plans, the programs work with your coverage.

If your income is less than the listed limit, you may be eligible for:

- Premium Assistance
- Lower Prescription Expenses
- Copay and Deductible Assistance

**2024 Income Limits and now NO ASSET LIMIT**  
as of March 1, 2024

<b>Individual</b>	<b>\$2,844</b>
<b>Married Couple</b>	<b>\$3,853</b>

**Apply Today!**  
**Call 617-284-1275**

March 2024



FOR MORE INFORMATION

 **(617) 284-1275**

 [Info@MaSeniorAction.org](mailto:Info@MaSeniorAction.org)

 [www.MaSeniorAction.org](http://www.MaSeniorAction.org)



# Helpful Information about the Medicare Savings Programs (MSP)

Medicare Savings Programs (MSPs) are not insurance plans, they are programs run by MassHealth that help lower your Medicare and/or Medicare Advantage costs. This flyer will help you better understand the eligibility and benefits. There are 2 benefit levels based on your income, these program levels are known by their initials: **QMB** and **SLMB/QI**.

## Which Medicare Savings Program am I eligible for?

If you are...	With Monthly Income...	You are in...
Single	below \$2,405	QMB
	between \$2,406 and \$2,844	SLMB/QI
Married Couple	below \$3,256	QMB
	between \$3,257 and \$3,853	SLMB/QI

## Medicare Savings Program Benefits (2024) for **QMB** and **SLMB/QI**

1	<p><b>Pays Your Medicare Part B Premium</b></p> <ul style="list-style-type: none"> <li>• Social Security will <u>not</u> deduct \$174.70 from your check each month.</li> </ul>
2	<p><b>Automatically Enrolls You in Medicare Part D Extra Help Program</b></p> <ul style="list-style-type: none"> <li>• Pays your monthly Part D premium up to \$43.53.</li> <li>• Pays your Part D prescription deductible (if you have one).</li> <li>• Limits Rx copays to \$4.50 for generics and \$11.20 for brand-name.</li> </ul>
3	<p><b>Automatically Enrolls You in Massachusetts Health Safety Net</b></p> <ul style="list-style-type: none"> <li>• Helps pay for your care at Community Health Centers (CHC) or Hospitals.</li> <li>• May pay for services not covered by Medicare such as dental and vision.</li> <li>• May pay Medicare out-of-pocket costs if you get care at a CHC or Hospital.</li> </ul>
<p><b>More Benefits for <i>QMB</i> program ONLY (Income below \$2,405 if single or \$3,256 if married)</b></p>	
4	<p><b>Pays All Costs of Your Medicare Part A and Part B Covered Services</b></p> <ul style="list-style-type: none"> <li>• Pays ALL of your Medicare or Medicare Advantage copays, coinsurance, &amp; deductibles for any Medicare covered services and items including: <ul style="list-style-type: none"> <li>- Doctor's visits</li> <li>- Medical tests</li> <li>- Skilled Nursing Facilities</li> <li>- Hospital stays</li> <li>- Ambulance trips</li> <li>- Durable medical equipment.</li> </ul> </li> <li>• It is against the law for providers to bill you for Medicare covered services.</li> </ul>
5	<p><b>A MassHealth Card will be mailed to everyone in the QMB Program.</b></p> <p><b>Show your MassHealth and Medicare (or Medicare Advantage) Cards to help providers identify your QMB program benefits.</b></p>



**Still Have Questions? Call 617-284-1275**