



**WE DON'T TAKE IT -  
WE TAKE CHARGE!**



**Medicare Saving Programs Implementation Update and Challenges**  
**February 3, 2023**

# Medicare Savings Programs

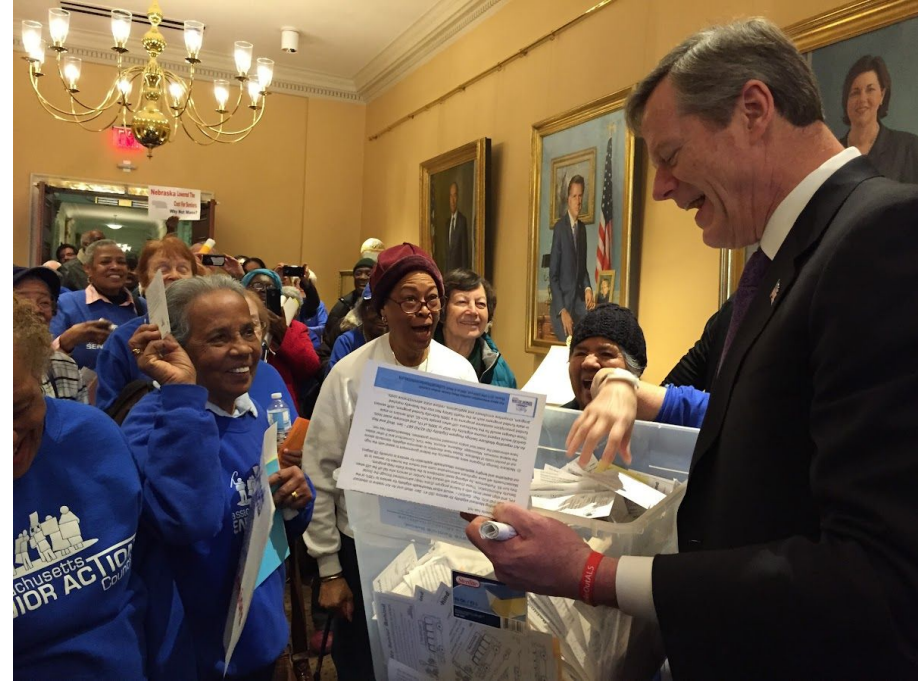
(Aka: MassHealth Buy-in and MassHealth Senior Buy-in)

## Lowers out-of-pocket costs of Medicare

- Pays Medicare Part B premium (\$164.90/mo)
- “Back door” enrollment in the Low Income Subsidy (Extra Help)
- *And for some*, it pays Medicare Part A and Part B out-of-pocket costs

**Monthly Savings of \$200-\$500**

# The beginning... January 16, 2015

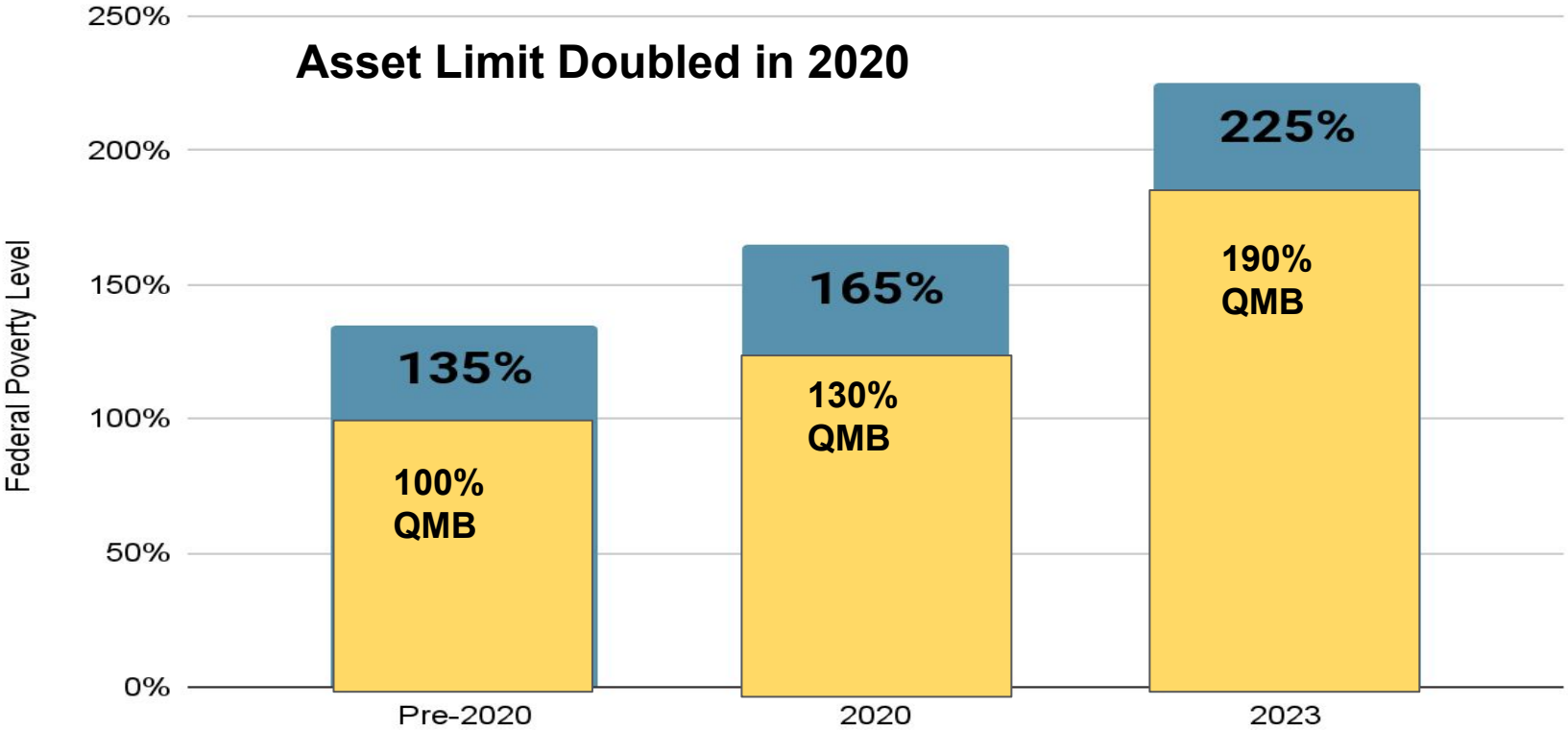






January 2020, Massachusetts implemented its first ever expansion of MSP. Income eligibility increased from 135% FPL to 165% FPL

# Expanding Eligibility



# January 1, 2023 Expansion

## QMB Eligibility Guidelines

	Monthly	
<b>Jan. 2023</b>	Income	Assets
1-Person	\$2,172	\$18,180
Couple	\$2,919	\$27,260

	Monthly	
<b>Mar. 2023</b>	Income	Assets
1-Person	\$2,329	\$18,180
Couple	\$3,142	\$27,260

Expand from 130% to 190% FPL

## SLMB & QI Eligibility Guidelines

	Monthly	
<b>Jan. 2023</b>	Income	Assets
1-Person	\$ 2,568,	\$18,180
Couple	\$ 3,453	\$27,260

	Monthly	
<b>Mar. 2023</b>	Income	Assets
1-Person	\$ 2,754	\$18,180
Couple	\$ 3,718	\$27,260

Expand from 165% to 225% FPL



- MassHealth customer service unaware
- Website not updated
- No new materials



**January 13, 2023**

**MassHealth system update delayed**

**Won't be ready until May 1!**





January 19th, 2023

**MassHealth commits:**

- **Begin manually processing incoming applications**
- **Current MSP beneficiaries will be processed May 1 with retro benefits from January 1, 2023**
- **They will begin communications and materials**

February 2, 2023

- Manual processing is up and running
- System update will be ready March 1, 2023

# MassHealth Redeterminations

- MassHealth ~221,000 65+
  - 70,000 in SCOs
  - 5,000 in PACE
- Medicare Savings Program ~40,000

About 35,000 on MassHealth turned 65 during the pandemic

# Phase 1

Lacks imaging of older adults

Messaging is targeting younger families

The poster says if you are 65+ scan this QR Code for more information

To schedule an appointment with an assister go to this website

No mention of MSP



# Our Ask

- Develop a dedicated team in EOHHS to focus on 65+
- Have a phone line for 65+ (no more than 1 transfer)
- Have 10% of Enrollment Assistants trained in 65+
- Develop materials for 65+ population
- Reparations for harm done

# What are the next steps to address economic insecurity?

- Eliminate Asset Limits for MSP
- Update MassHealth Income and Asset limits



# What are the next steps to address economic insecurity?

Mass Senior Action Council is committed to updating the asset limit.

MassHealth set the asset in 1981.

These rates were set when people retired with a pension to supplement their social security.

Now retirees have 401k or other “savings” deemed assets although they are used to supplement their income.



# Join The Action!

Contact Mass Senior Action to add your story.

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

