

# HIICAP NEWS 2023

## Health Insurance Information Counseling and Assistance Program

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. **The Niagara County Office for the Aging HIICAP Counselors help people apply for the Medicare Savings Program. Call 716-438-3030 to see if you qualify for this program!**

### *Medicare Savings Programs*

Medicare Savings Programs (MSP), also known as **Medicare Buy-In** programs or **Medicare Premium Payment** Programs, help people with Medicare (who do not qualify for Medicaid) pay for some of the costs of Medicare B.

To qualify for MSP, you must be eligible for or have Medicare Part A, receive Social Security benefits, and meet income guidelines.

There are two Medicare Savings Programs:

**QMB:** Qualified Medicare Beneficiary pays for Medicare's Part A and Part B premiums, deductibles and coinsurance.

- If you have QMB, you will have no coinsurance for Medicare-covered services you get from doctors who participate in Medicare or Medicaid or are in your Medicare Advantage Plan's network.
- QMB's may not be balanced billed, even if they are part of a Medicare Advantage Plan.
- There is no retroactive payment and it is effective the first of the month after application.
- An individual can be eligible for QMB only or for QMB and Medicaid.
- There is no asset test if applying for QMB only.

**QI:** Qualifying individual Program pays for Medicare's Part B Premium.

- Individuals cannot be eligible for both QI and Medicaid.
- The individual must have Part A.
- QI is retro-active three months before the first of the month of application, but not retroactive into previous calendar years.

### Income Guidelines for Medicare Savings Program 2023

Program	Monthly Gross Income		Asset Limits
	Individual	Couple	Individual/Couple
<b>QMB</b>	<b>\$1,697</b>	<b>\$2,288</b>	No Asset Test
<b>QI-1</b>	<b>\$2,280</b>	<b>\$3,077</b>	No Asset Test

You may be eligible for the Medicare Saving Program (MSP) that will pay the Medicare Part B premium. **This program also automatically makes you eligible for “Extra Help”, the Low Income Subsidy (LIS) that will help with Part D premiums, lower co-pays and elimination of the gap in coverage. Please call Niagara County HIICAP 716-438-3030 for help.**

**MSPs automatically enroll beneficiaries into Low Income Subsidy or “Extra Help”:** All MSP recipients are automatically enrolled in full Extra Help (LIS), the subsidy that makes Part D more affordable. With Extra Help (LIS), individuals should have no Part D deductible or doughnut hole. Their Part D premiums are subsidized, they are given a Special Enrollment Period (SEP) to change the way they receive their drug coverage, and they pay fixed low copayments for their prescription drugs on their plan’s formulary. Once they are enrolled in Extra Help (LIS) by virtue of enrollment in an MSP, they retain Extra Help (LIS) for at least the entire calendar year, even if they lose MSP eligibility during that year.

**Many people who would qualify for an MSP may otherwise not qualify for “Full” Extra Help (LIS).** This is because individuals who apply directly for Extra Help (LIS) must meet both an income eligibility limit and an asset eligibility limit. People applying for Extra Help (LIS) 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.**

**Call the HIICAP Program today for help to apply for the Medicare Savings Program and for more information about Medicare options and cost assistance programs at 716-438-3030.**

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